Health Net
Life Insurance Company

MEMO

TO: **California Department of Insurance**

FROM: **Mark E. Bean, ASA, MAAA**

DATE: **November 30, 2010**

RE: **Executive Summary: Revised Actuarial Memorandum for Health Net Life Insurance Company Individual PPO Rate Increase Effective December 31, 2010 – PF-2010-01969**

Policy Number: P30601 (CA 01/06) renewals; P30601 (CA 01/07) renewals; P30601 (CA 09/08) renewals; P30601 (CA 04/09) renewals; P30601 (CA 1/10) new business

The purpose of this memo is to provide a summary of current revisions and a summary of our proposed change in premium rates to our Individual PPO plans to be effective for December 31, 2010.

Current Revisions
The assumptions and formulas underlying the expected lifetime loss ratio were reevaluated for current open and closed plans. The calculations presented in the memorandum are assumed the following:

- Claims trend assumption, excluding the impact of duration, of 8% for calendar years 2011-2025
- Rate increase assumption of 8% for calendar years 2011-2025
- Lapse rate consistent with historical experience

Based on these revised assumptions, the projected future loss ratios range from 73.6% to 119.6% and the expected lifetime loss ratios range from 70.1% to 100.9%.

Summary of Proposed Changes in Premium Rates
There are four main purposes to this rate filing.

1. Change gender based rates to gender neutral. The objective was to make the change in rates be revenue neutral but the average change in the rates increase is -0.5%, which is slightly less than revenue neutral.

2. Adjust the benefits and change the rates because of required benefit changes due to health care reform for insureds in a non-grandfathered status. The first main benefit change is covering preventive care at 100%. This had an average change in the rates by benefit plan

ranging from 1.5% to 7.1%. We have revised our assumptions on the cost of preventive care at 100% for children that are less than 12 months old. This change lowered the rates for contract tiers that included children.

3. The next main benefit change is guaranteed issue for applicants 18 years and under with preexisting conditions. This had an average change in the rates by benefit plan ranging from 0.0% to 0.8%.

4. The total average change in rates due to healthcare reform by benefit plan ranges from 1.5% to 7.6%

5. The introduction of two new marketed plans to be effective January 1, 2011, the ValueNet II NG and Optimum Advantage HSA 4500 II NG.

There are no other requests for changes in the rates.

From a prior request, we have revised the actuarial memorandum. Also, we have modified some of the rates for the following plans: NetFirst – Generic Only NG, NetFirst – Combo Rx NG, ValueNet NG, SimpleValue 50 – Generic Only NG, SimpleValue 50 – Combo Rx NG, and Premier 40 NG.

We are prepared to answer any questions that the Department of Insurance or others may have concerning our filing in order to implement these rates in a timely manner.

Sincerely,

Mark E. Bean

11-30-2010

Date

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Section 1 – NetFirst, ValueNet, Optimum Advantage – without Dental/Vision

Exhibits 1.1 to 1.9 display gender neutral rates by region, plan, family tier, and the primary insured's age band for the NetFirst, ValueNet, and Optimum Advantage plans.

Section 2 – NetFirst, ValueNet, Optimum Advantage – with Dental/Vision

Exhibits 2.1 to 2.9 display gender neutral rates by region, plan, family tier, and the primary insured's age band for the NetFirst, ValueNet, and Optimum Advantage plans.

Section 3 – NetFirst, ValueNet, Optimum Advantage – without Dental/Vision

Exhibits 3.1 to 3.9 display rates by region, plan, family tier, and the primary insured's age band for the NetFirst, ValueNet, and Optimum Advantage plans that are health care reform compliant for insureds eligible on or before 12/31/2010.

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Exhibits 4.1 to 4.9 display rates by region, plan, family tier, and the primary insured's age band for the NetFirst, ValueNet, and Optimum Advantage plans that are health care reform compliant for insureds eligible on or before 12/31/2010.

Section 5 – Premier 40, Value Basic 40, SimpleChoice 25, SimpleChoice 35, SimpleChoice 50, and SimpleValue 50 Plan Rates without Dental/Vision

Exhibits 5.1 to 5.9 display rates by region, plan, family tier, and the primary insured's age band for the Premier 40, Value Basic 40, SimpleChoice 25, SimpleChoice 35, SimpleChoice 50, and SimpleValue 50 plans that are health care reform compliant for insureds eligible on or before 12/31/2010.

Section 6 – Premier 40, Value Basic 40, SimpleChoice 25, SimpleChoice 35, SimpleChoice 50, and SimpleValue 50 Plan Rates with Dental/Vision

Exhibits 6.1 to 6.9 display rates by region, plan, family tier, and the primary insured's age band for the Premier 40, Value Basic 40, SimpleChoice 25, SimpleChoice 35, SimpleChoice 50, and SimpleValue 50 plans that are health care reform compliant for insureds eligible on or before 12/31/2010.

Section 7 – ValueNet and Optimum Advantage HSA 4500 Plans with and without Dental/Vision

Exhibits 7.1 to 7.9 display rates by region, plan, family tier, and the primary insured's age band for the ValueNet and Optimum Advantage HSA 4500 plans that are health care reform compliant for insureds eligible on or after 1/1/2011.

Health Net
Life Insurance Company

MEMORANDUM

TO: **California Department of Insurance**

FROM: **Mark E. Bean, ASA, MAAA**

DATE: **November 30, 2010**

RE: **Revised Actuarial Memorandum of Health Net Life Insurance Company Individual PPO Rate Increase Effective December 31, 2010 – PF-2010-01969**

Policy Number: P30601 (CA 01/06) renewals; P30601 (CA 01/07) renewals; P30601 (CA 09/08) renewals; P30601 (CA 04/09) renewals; P30601 (CA 1/10) renewals; P30601 (CA 1/11) new business beginning 1/1/2011

This actuarial memorandum provides notification of premium rates effective beginning December 31, 2010.

I, Mark E. Bean, am associated with Health Net Inc., the parent company of Health Net Life Insurance Company. I am a member of the American Academy of Actuaries and meet its qualifications for actuarial certification of medical premium rate filings. I have reviewed the enclosed premium rates for the Individual PPO plans described below.

In my analysis of the rates, I relied upon financial records and summaries prepared by responsible officers and employees of Health Net Life. In other respects, my analysis included such review of the assumptions as I considered necessary.

For preparation of the rates, items identified below:

(i) are computed in accordance with commonly accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles;

(ii) meet the requirements of the laws of the State of California;

(iii) make a good and sufficient provision for all unpaid claims of the organization under the terms of its contracts and agreements; and

(iv) include appropriate provision for all actuarial items which ought to be established.

The purpose of this actuarial memorandum is to do the following:

1. Change rates that are gender based to gender neutral to be effective 12/31/2010. The average change in rates is -0.5%.
2. Change benefits and rates to be compliant with the Federal Patient Protection and Affordable Act to be effective 12/31/2010. The average change in rates by benefit plan ranges from 1.5% to 7.6%.
3. Introduce new plans for new applicants to be effective 1/1/2011 which are compliant with healthcare reform.

There are no other requests for changes in the rates.

Gender Neutral rates

The first purpose of this rate filing is to change the rates for plans that are gender based to gender neutral. This change was made on a slightly less than revenue neutral basis (see Table 1).

AB 119 (Ins s 10140.2) states that beginning January 1, 2011, rates that are gender based will no longer be acceptable in California.

> (a) Notwithstanding Section 10140, a health insurance policy issued, amended, or renewed on or after January 1, 2011, shall not be subject to premium, price, or charge differentials because of the sex of any contracting party, potential contracting party, or person reasonably expected to benefit from the policy as a policyholder, insured, or otherwise.

The following is a list of plans that are currently rated based on the gender of the applicant:

- Optimum Advantage HSA 2500
- Optimum Advantage HSA 4500
- NetFirst – Comb Rx
- NetFirst – Generic Only
- ValueNet
- BalanceNet

Table 1 shows the average, minimum, and maximum change in the rates as a percentage when going from gender based rates to gender neutral rates excluding the BalanceNet plan. The average change in the rates is -0.5% with a range from -6.8% to 6.4%.

Gender neutrality was calculated using a blended rate based on 55% of the male rate and 45% of the female rate which is consistent with our current demographics. The filing includes no changes in the rates for trend so that the rates are consistent with our 10/1/2010 rates.

Table 1

Plan	Average Change in Rates	Minimum Change in Rates	Maximum Change in Rates
NetFirst – Generic Only	-0.5%	-5.4%	4.8%
NetFirst – Comb Rx	-0.5%	-5.4%	4.9%
ValueNet	0.0%	-6.8%	6.4%
Optimum Advantage HSA 4500	0.1%	-5.6%	5.8%
Optimum Advantage HSA 2500	-0.4%	-6.8%	5.9%

The rates for the BalanceNet plan for ages 19 to 44 will be set to be the same as the female rates. The rates for the BalanceNet plan for ages 45 and older on set to be 55% of the male rate and 45% of the female rate. There are no changes in the Subscriber and Spouse and Family rates for the BalanceNet plan since these rates are the same for both males and females.

Since there are a small number of males between the ages of 19 to 44 (7 subscribers) that will receive a substantial increase, we are allowing any insured in the BalanceNet plan the option to choose the Non-Grandfathered version of the ValueNet or the Optimum Advantage HSA 4500 plan without having to go through medical underwriting. For male single subscribers between the ages of 19 to 44 changing to the ValueNet NG plan will result in a rate decrease ranging from 24% to 56%, and changing to the Optimum Advantage HSA 4500 plan will result in a rate decrease ranging from 29% to 63%. Table 2 shows the similarity in benefits between these plans.

Table 2

Benefit	BalanceNet (Grandfathered)	ValueNet (Non-Grandfathered)	Opt Adv HSA 4500 (Non-Grandfathered)
Office Visit Copay	$35 *	$35 *	Subject to Ded
Preventive Care	$35 *	Covered 100%	Covered 100%
Coinsurance	35%	35%	0%
Deductible	$3,500	$4,000	$4,500
Out-of-Pocket Maximum	$3,500	$3,500	$0
Total (Ded & OOPM)	$7,000	$7,500	$4,500
Pharmacy Benefit	$10 Gen/$35 Brand/ $750 Brand Deductible	$10 Generic Only	Subject to Ded (includes Generic and Brand)
* Visits 1-2 (includes preventive care) is subject to the copay and Visits 3+ are subject to the deductible and coinsurance.			

The gender neutral rates for all plans are in Exhibits 1.1 to 1.9. The exhibits also include the current gender based rates and the percentage changes in the rates for each rating region, contract tier, and age.

Exhibits 2.1 to 2.9 contain the gender neutral rates with the dental and vision option.

Health Care Reform

The next purpose of this rate filing is to adjust the rates and benefits due to the Federal Patient Protection and Affordable Care Act (PPACA).

Current marketed plans and closed plans are considered to be compliant with healthcare reform for those insureds in a grandfathered status. Consistent with federal and state guidance, all current marketed plans will no longer be offered to new applicants on or before 1/1/2011.

For insureds in a non-grandfathered status, new benefit plans are being created to be compliant with healthcare reform.

Health Care Reform Plans for Eligible Insureds before or on 12/31/2010:

The currently marketed plans listed below will have a non-grandfathered version created for those individuals that became eligible or changed/downgraded their medical benefit plan after 3/23/2010 and before 12/31/2010:

- Optimum Advantage HSA 2500 NG
- Optimum Advantage HSA 4500 NG
- NetFirst – Comb Rx NG
- NetFirst – Generic Only NG
- ValueNet NG
- BalanceNet NG

The set of currently closed plans listed below will have a non-grandfathered version created for those individuals that changed/downgraded their medical benefit plan after 3/23/2010:

- Premier 40 NG
- Value Basic 40 NG
- SimpleChoice 25 NG
- SimpleChoice 35 NG
- SimpleChoice 50 NG
- SimpleValue 50 – Combo Rx NG
- SimpleValue 50 – Generic Rx NG

Since the grandfathered versions of the plans listed above are closed, it is our intent to only offer the non-grandfathered versions of these plans to insureds that are currently in a closed plan.

Table 3 below summarizes the date plans will be closed to new sales and whether or not a grandfathered version of the plan exists.

Table 3

Non-Grandfathered Plan	Date Closed to New Sales	Grand-fathered Version	Notes
Optimum Advantage HSA 2500 NG	12/31/2010	Yes	Eligible after 3/23/10
Optimum Advantage HSA 4500 NG	12/31/2010	Yes	Eligible after 3/23/10
NetFirst - Combo Rx NG	12/31/2010	Yes	Eligible after 3/23/10
NetFirst - Generic Only NG	12/31/2010	Yes	Eligible after 3/23/10
ValueNet NG	12/31/2010	Yes	Eligible after 3/23/10
BalanceNet NG	12/31/2010	Yes	Eligible after 3/23/10
Premier 40 NG	12/31/2010	Yes	Downgrade in plan after 3/23/10
Value Basic 40 NG	12/31/2010	Yes	Downgrade in plan after 3/23/10
SimpleChoice 25 NG	12/31/2010	Yes	Downgrade in plan after 3/23/10
SimpleChoice 35 NG	12/31/2010	Yes	Downgrade in plan after 3/23/10
SimpleChoice 50 NG	12/31/2010	Yes	Downgrade in plan after 3/23/10
SimpleValue 50 - Combo Rx NG	12/31/2010	Yes	Downgrade in plan after 3/23/10
SimpleValue 50 – Generic Only NG	12/31/2010	Yes	Downgrade in plan after 3/23/10
ValueNet II NG	Open	No	New for insureds after 1/1/2011
Optimum Advantage HSA 4500 II NG	Open	No	New for insureds after 1/1/2011

Impact of Healthcare Reform:

The outcome of health care reform is assumed to have the following benefit changes:

Item	Description
1.	Dependents will be covered up to age 26.
2.	Removal of lifetime limits.
3.	Removal of annual limits on essential benefits.
4.	Prohibition of recission.
5.	Guaranteed issue for applicants 18 years and under with preexisting conditions.
6.	Preventive health service covered at 100%.

Impact on Rates for Items 1-4

The first four items listed above apply to all plans both grandfathered and non-grandfathered plans. The impact on the rates is 1%. This is consistent with a prior rate filing PF-2010-01320. For item 4, we have not rescinded an insured for over three years and at this time has a minimal impact on the rates. In order to minimize changes in the rates for insureds for both grandfathered and non-grandfathered plans, at this time we are not seeking a rate increase for these benefit changes.

Impact on Rates for Guaranteed Issue

Dependent children of insureds eligible on or before 12/31/10 will be allowed to be added or have the same plan as their parents or guardian so long as the plan has family tiers. Even though a child with a preexisting condition can have their rate modified, there are still medical conditions in which the rate modification would be more than what the applicant could afford.

As a result, the base rate for all rates that insure children needs to be increased. We expect that the cost of this benefit for insureds eligible on or before 12/31/10 ranges from 0.0% to 5.8%.

The definition of a child according to healthcare reform is anyone 18 years or younger. This can be found in Section 1201 of the PPACA amended Sections 2704 and 1255 of the Public Health Services Act relating to preexisitng condition exclusions.

Table 4 shows the average increase by plan as the minimum and maximum rate change for the impact of guaranteed issue for applicants 18 years and under with preexisting conditions. The average change in the rate in Table 4 is based on current demographics.

Table 4

Impact of Guaranteed Issue For Applicants 18 Years and Under With Preexisting Conditions			
Plan	Average Rate Change	Minimum Rate Change	Maximum Rate Change
Optimum Advantage HSA 2500	0.8%	0.0%	5.6%
Optimum Advantage HSA 4500	0.5%	0.0%	5.8%
NetFirst – Comb Rx *	0.0%	0.0%	0.0%
NetFirst – Generic Only *	0.0%	0.0%	0.0%
ValueNet *	0.0%	0.0%	0.0%
BalanceNet	0.5%	0.0%	5.4%
Premier 40	0.1%	0.0%	2.2%
Value Basic 40	0.3%	0.0%	2.4%
SimpleChoice 25	0.5%	0.0%	5.5%
SimpleChoice 35	0.7%	0.0%	5.3%
SimpleChoice 50	0.6%	0.0%	5.4%
SimpleValue 50 – Combo Rx *	0.0%	0.0%	0.0%
SimpleValue 50 – Generic Rx *	0.0%	0.0%	0.0%

* - These plans are subscriber only plans which requires all applicants to be on their own policy including dependent children. Therefore, dependent children cannot be added to the plan and no additional amount has been added to the rates of these plans.

Even though the average rate increase by benefit plan ranges from 0.0% to 0.8% for the guaranteed issue of children, the rate increase is applied to single subscribers ages 0-18 and to other contract tiers that include children (Subscriber & Child(ren) and Family). This has been done for two reasons. The first reason is those that are most likely to utilize the benefit should have their rate changed. The second reason is that if there are any changes in the demographics of these plans, the proposed change in rates should be expected to cover the cost of this benefit.

Impact on Rates for Preventive Services Covered at 100%

The impact on the rates for covering preventive services at 100% varies by the benefits of the plan and the age of the insured. The impact on the rates vary by age so that if we have a change in our demographics then our rates should be adequate to account for the benefit change so long as there are no changes in our utilization assumptions. Table 5 shows the percentage change in the rates by plan due to covering preventive services at 100%. The percentage change in the

maximum rate change column is associated with rates that include children. The average change in the rate in Table 5 is based on current demographics.

Table 5

Preventive Health Services Covered at 100%			
Plan	Average Rate Change	Minimum Rate Change	Maximum Rate Change
Optimum Advantage HSA 2500	5.4%	1.6%	17.3%
Optimum Advantage HSA 4500	7.1%	2.2%	24.1%
NetFirst – Comb Rx	3.3%	0.8%	9.9%
NetFirst – Generic Only	3.7%	0.9%	10.7%
ValueNet	6.8%	2.0%	22.6%
BalanceNet	5.4%	0.8%	10.3%
Premier 40	1.5%	0.7%	4.9%
Value Basic 40	2.8%	1.2%	12.3%
SimpleChoice 25	2.7%	0.8%	8.2%
SimpleChoice 35	3.1%	0.9%	11.5%
SimpleChoice 50	3.7%	1.0%	16.1%
SimpleValue 50 – Combo Rx	3.0%	0.9%	13.1%
SimpleValue 50 – Generic Rx	3.2%	1.0%	13.6%

The maximum rate change for the Optimum Advantage HSA 4500 and the ValueNet plan are associated with rates that are lower than the other plans. Table 6 shows the average rate change, the minimum and maximum rate change on a pmpm basis for preventive health services covered at 100%.

Table 6

Preventive Health Services Covered at 100%			
Plan	Average Rate Change – pmpm	Minimum Rate Change – pmpm	Maximum Rate Change – pmpm
Optimum Advantage HSA 2500	$7.48	$4.00	$21.00
Optimum Advantage HSA 4500	$7.50	$4.00	$21.00
NetFirst – Comb Rx	$5.92	$4.00	$19.00
NetFirst – Generic Only	$5.92	$4.00	$19.00
ValueNet	$8.21	$4.00	$19.00
BalanceNet	$7.42	$4.00	$19.00
Premier 40	$13.06	$5.00	$16.00
Value Basic 40	$8.43	$4.00	$19.00
SimpleChoice 25	$10.46	$4.00	$19.00
SimpleChoice 35	$8.48	$4.00	$19.00
SimpleChoice 50	$8.44	$4.00	$19.00
SimpleValue 50 – Combo Rx	$8.12	$5.00	$20.00
SimpleValue 50 – Generic Rx	$8.12	$5.00	$20.00

Preventive services are utilized based on the age of the insured. For example, immunizations are given to children and hardly at all to adults. Therefore, the rate increase is applied by the age of the subscriber, even though the average rate increase by benefit plan ranges from 0.9% to 7.3%.

This has been done for two reasons. The first reason is those that are most likely to utilize the benefit should have their rate changed. The second reason is that if there are any changes in the demographics of these plans, the proposed change in rates should be expected to cover the cost of this benefit.

Total Impact on Rates Due to Healthcare Reform

Table 7 shows the total impact on the rates due to healthcare reform by benefit plan. The average total change in the rates by benefit plan due to healthcare reform ranges from 1.5% to 7.6%.

Table 7

Total Rate Changes Due to Healthcare Reform			
Plan	Average Rate Change	Minimum Rate Change	Maximum Rate Change
Optimum Advantage HSA 2500	6.2%	2.1%	22.7%
Optimum Advantage HSA 4500	7.6%	2.9%	29.6%
NetFirst – Comb Rx	3.3%	1.0%	9.9%
NetFirst – Generic Only	3.7%	1.2%	10.7%
ValueNet	6.8%	2.6%	22.6%
BalanceNet	3.1%	0.8%	15.4%
Premier 40	1.5%	0.1%	14.9%
Value Basic 40	7.1%	0.1%	22.6%
SimpleChoice 25	2.9%	0.1%	13.6%
SimpleChoice 35	3.6%	0.1%	16.3%
SimpleChoice 50	4.0%	0.7%	21.5%
SimpleValue 50 – Combo Rx	3.0%	0.9%	13.1%
SimpleValue 50 – Generic Rx	3.2%	1.0%	13.6%

The rates for the current marketed plans that are reform compliant for insureds eligible on or before 12/31/2010 are in Exhibits 3.1 to 3.9. The exhibits also include the current gender based rates and the percentage changes in the rates for each rating region, contract tier, and age. Exhibits 4.1 to 4.9 contain the gender neutral rates with the dental and vision option.

The rates for the closed plans that are reform compliant for insureds eligible on or before 12/31/2010 are in Exhibits 5.1 to 5.9. The exhibits also include the current rates and the percentage changes in the rates for each rating region, contract tier, and age. Exhibits 6.1 to 6.9 contain the rates with the dental and vision option.

Lifetime Loss Ratio and Expected Future Rate Increases

The tables below shows the expected lifetime loss ratio for the following the plans that are going from gender based rates to gender neutral rates and for plans that will have both a grandfathered and non-grandfathered version.

The grandfathered and non-grandfathered plans have been grouped together in the following manner in order to increase the credibility of the data.

1. Table 8 – The Optimum Advantage HSA 2500, Optimum Advantage HSA 4500, ValueNet, and BalanceNet have been grouped together because they have high deductibles ranging from $2,500 to $4,500.
2. Table 9 – Net First Combo Rx and NetFirst Generic Only have been grouped together because they have similar benefits.
3. Table 10 - Premier 40 and ValueBasic 40 have been grouped together because they have a $3,000 and $4,000 deductible respectively, and both have a $40 office visit copay.
4. Table 11 – SimpleChoice 25, SimpleChoice 35, and SimpleChoice 50 have similar benefits but with different deductibles.
5. Table 12 – SimpleValue 50 Combo Rx and SimpleValue 50 Generic Only have been grouped together because they have similar benefits.

Key assumptions in developing the future anticipated loss ratio:

1. Claims Trend (excluding duration) for 2010 is 15% which is the actual trend.
2. Claims Trends (excluding duration) for 2011-2025 is 8%. Please note that we expect future trends to be greater than 8% and we intend to adjust our rates according to actual trends. The 8% is used for illustration purposes only.
3. New sales are only through 2010.
4. Expected Rate Increases 2011-2025 8% for all plans
5. Discount Rate: 5%
6. Lapse Rate (Monthly) varies by the experience of the plan and the duration of the plan and ranges from 1.9% to 5.9%.

Table 8
Optimum Advantage HSA 2500, Optimum Advantage HSA 4500, ValueNet, and BalanceNet

Year	Member Months	Premium	Health Care Costs	MLR	Present Value Premium	Present Value HCC	Present Value LR
2009	24,915	$2,496,576	$1,313,480	52.6%	$2,496,576	$1,313,480	52.6%
2010	64,942	$7,261,195	$4,377,039	60.3%	$7,086,201	$4,271,553	60.3%
2011	59,492	$7,886,722	$6,215,575	78.8%	$7,330,146	$5,776,933	78.8%
2012	41,112	$6,231,970	$5,749,677	92.3%	$5,516,354	$5,089,442	92.3%
2013	29,866	$5,153,016	$5,236,293	101.6%	$4,344,092	$4,414,296	101.6%
2014	22,017	$4,278,407	$4,724,560	110.4%	$3,435,028	$3,793,233	110.4%
2015	16,340	$3,579,936	$4,260,856	119.0%	$2,737,374	$3,258,035	119.0%
2016	12,209	$3,011,518	$3,788,219	125.8%	$2,193,083	$2,758,701	125.8%
2017	9,157	$2,537,249	$3,300,662	130.1%	$1,759,719	$2,289,187	130.1%
2018	6,868	$2,132,962	$2,867,053	134.4%	$1,408,880	$1,893,768	134.4%
2019	5,151	$1,769,995	$2,487,026	140.5%	$1,113,457	$1,564,523	140.5%
2020	3,863	$1,490,109	$2,158,846	144.9%	$892,751	$1,293,404	144.9%
2021	2,897	$1,249,368	$1,873,484	150.0%	$712,875	$1,068,989	150.0%
2022	2,164	$1,040,524	$1,616,224	155.3%	$565,439	$878,285	155.3%
2023	1,622	$873,031	$1,405,912	161.0%	$451,829	$727,617	161.0%
2024	1,209	$721,468	$1,211,140	167.9%	$355,608	$596,966	167.9%
2025	906	$598,915	$1,040,861	173.8%	$281,146	$488,606	173.8%
Historical	24,915	$2,496,576	$1,313,480	52.6%	$2,496,576	$1,313,480	52.6%
Future	279,815	$49,816,386	$52,313,428	105.0%	$40,183,982	$40,163,536	99.9%
Total	304,730	$52,312,962	$53,626,908	102.5%	$42,680,558	$41,477,016	97.2%

Table 9
Net First Combo Rx and NetFirst Generic Only

Year	Member Months	Premium	Health Care Costs	MLR	Present Value Premium	Present Value HCC	Present Value LR
2009	1,995	$295,166	$173,428	58.8%	$295,166	$173,428	58.8%
2010	6,446	$1,062,815	$760,838	71.6%	$1,037,201	$742,502	71.6%
2011	5,566	$1,062,416	$877,450	82.6%	$987,440	$815,528	82.6%
2012	3,846	$834,350	$798,452	95.7%	$738,541	$706,766	95.7%
2013	2,794	$686,053	$716,429	104.4%	$578,356	$603,963	104.4%
2014	2,060	$566,123	$640,385	113.1%	$454,526	$514,150	113.1%
2015	1,529	$471,050	$570,725	121.2%	$360,185	$436,401	121.2%
2016	1,142	$395,112	$504,675	127.7%	$287,733	$367,520	127.7%
2017	857	$333,394	$438,159	131.4%	$231,227	$303,887	131.4%
2018	642	$281,668	$378,649	134.4%	$186,049	$250,108	134.4%
2019	482	$236,862	$330,515	139.5%	$149,003	$207,918	139.5%
2020	361	$200,220	$287,366	143.5%	$119,955	$172,166	143.5%
2021	271	$169,284	$251,029	148.3%	$96,592	$143,234	148.3%
2022	203	$144,316	$221,288	153.3%	$78,424	$120,252	153.3%
2023	152	$123,166	$192,833	156.6%	$63,744	$99,799	156.6%
2024	114	$104,650	$168,616	161.1%	$51,582	$83,110	161.1%
2025	86	$89,487	$146,826	164.1%	$42,007	$68,924	164.1%
Historical	1,995	$295,166	$173,428	58.8%	$295,166	$173,428	58.8%
Future	26,552	$6,760,966	$7,284,236	107.7%	$5,462,566	$5,636,228	103.2%
Total	28,547	$7,056,132	$7,457,665	105.7%	$5,757,732	$5,809,657	100.9%

Table 10
Premier 40 and ValueBasic 40

Year	Member Months	Premium	Health Care Costs	MLR	Present Value Premium	HCC	LR
2000	34,151	$3,176,246	$1,703,268	53.6%	$4,927,400	$2,642,328	53.6%
2001	25,973	$3,274,144	$1,971,959	60.2%	$4,837,402	$2,913,482	60.2%
2002	16,402	$2,944,440	$1,840,923	62.5%	$4,143,123	$2,590,364	62.5%
2003	30,307	$4,042,957	$2,284,992	56.5%	$5,417,949	$3,062,107	56.5%
2004	61,533	$7,189,316	$4,004,434	55.7%	$9,175,592	$5,110,786	55.7%
2005	73,708	$8,991,713	$7,229,562	80.4%	$10,929,483	$8,787,577	80.4%
2006	58,829	$8,365,517	$6,421,128	76.8%	$9,684,132	$7,433,259	76.8%
2007	44,244	$7,469,325	$5,741,270	76.9%	$8,234,931	$6,329,750	76.9%
2008	33,212	$7,011,655	$5,296,767	75.5%	$7,362,238	$5,561,606	75.5%
2009	24,529	$6,392,448	$4,685,862	73.3%	$6,392,448	$4,685,862	73.3%
2010	17,467	$5,318,764	$3,815,379	71.7%	$5,190,582	$3,723,429	71.7%
2011	12,274	$4,184,362	$3,003,063	71.8%	$3,889,066	$2,791,133	71.8%
2012	8,666	$3,252,421	$2,370,339	72.9%	$2,878,946	$2,098,153	72.9%
2013	6,138	$2,520,520	$1,863,473	73.9%	$2,124,847	$1,570,943	73.9%
2014	4,355	$1,961,069	$1,467,574	74.8%	$1,574,494	$1,178,279	74.8%
2015	3,091	$1,530,901	$1,162,869	76.0%	$1,170,593	$889,180	76.0%
2016	2,194	$1,188,062	$912,737	76.8%	$865,185	$664,684	76.8%
2017	1,558	$918,984	$708,706	77.1%	$637,365	$491,526	77.1%
2018	1,106	$712,929	$553,620	77.7%	$470,910	$365,682	77.7%
2019	785	$550,443	$430,124	78.1%	$346,269	$270,580	78.1%
2020	558	$426,438	$333,928	78.3%	$255,487	$200,062	78.3%
2021	396	$331,258	$261,352	78.9%	$189,012	$149,124	78.9%
2022	281	$257,970	$204,923	79.4%	$140,185	$111,359	79.4%
2023	200	$199,932	$159,937	80.0%	$103,473	$82,774	80.0%
2024	142	$154,388	$124,377	80.6%	$76,097	$61,305	80.6%
2025	101	$119,301	$96,613	81.0%	$56,003	$45,353	81.0%
Historical	402,888	$58,857,762	$41,180,165	70.0%	$71,104,698	$49,117,120	69.1%
Future	59,312	$23,627,742	$17,469,014	73.9%	$19,968,513	$14,693,565	73.6%
Total	462,200	$82,485,504	$58,649,179	71.1%	$91,073,211	$63,810,685	70.1%

Table 11
SimpleChoice 25, SimpleChoice 35, and SimpleChoice 50

Year	Member Months	Premium	Health Care Costs	MLR	Present Value Premium	Present Value HCC	Present Value LR
2005	4,717	$482,499	$296,928	61.5%	$586,481	$360,917	61.5%
2006	35,034	$4,150,970	$1,938,219	46.7%	$4,805,267	$2,243,730	46.7%
2007	51,443	$7,199,555	$6,054,490	84.1%	$7,937,509	$6,675,076	84.1%
2008	47,185	$7,916,091	$5,327,669	67.3%	$8,311,896	$5,594,052	67.3%
2009	31,431	$6,470,642	$3,913,556	60.5%	$6,470,642	$3,913,556	60.5%
2010	21,008	$5,177,549	$3,520,532	68.0%	$5,052,770	$3,435,688	68.0%
2011	15,103	$4,293,738	$3,130,129	72.9%	$3,990,723	$2,909,231	72.9%
2012	11,100	$3,597,985	$2,791,363	77.6%	$3,184,829	$2,470,831	77.6%
2013	8,247	$3,021,271	$2,486,735	82.3%	$2,546,989	$2,096,365	82.3%
2014	6,160	$2,518,726	$2,194,637	87.1%	$2,022,224	$1,762,020	87.1%
2015	4,614	$2,107,604	$1,923,361	91.3%	$1,611,565	$1,470,685	91.3%
2016	3,460	$1,756,506	$1,671,398	95.2%	$1,279,143	$1,217,165	95.2%
2017	2,595	$1,465,279	$1,445,881	98.7%	$1,016,250	$1,002,796	98.7%
2018	1,946	$1,221,294	$1,251,558	102.5%	$806,698	$826,688	102.5%
2019	1,460	$1,014,852	$1,081,672	106.6%	$638,417	$680,451	106.6%
2020	1,095	$836,902	$928,303	110.9%	$501,403	$556,163	110.9%
2021	821	$691,801	$799,739	115.6%	$394,734	$456,322	115.6%
2022	616	$571,670	$688,580	120.5%	$310,655	$374,186	120.5%
2023	462	$471,321	$591,918	125.6%	$243,928	$306,341	125.6%
2024	346	$390,585	$511,104	130.9%	$192,518	$251,921	130.9%
2025	260	$322,495	$438,529	136.0%	$151,387	$205,856	136.0%
Historical	169,810	$26,219,757	$17,530,862	66.9%	$28,111,794	$18,787,332	66.8%
Future	79,293	$29,459,577	$25,455,437	86.4%	$23,944,233	$20,022,711	83.6%
Total	249,103	$55,679,334	$42,986,299	77.2%	$52,056,027	$38,810,044	74.6%

Table 12
SimpleValue 50 Combo Rx and SimpleValue 50 Generic Only

Year	Member Months	Premium	Health Care Costs	MLR	Present Value Premium	Present Value HCC	Present Value LR
2006	6,530	$690,050	$284,138	41.2%	$798,820	$328,926	41.2%
2007	16,215	$2,042,129	$914,307	44.8%	$2,251,448	$1,008,024	44.8%
2008	15,439	$2,360,659	$1,544,169	65.4%	$2,478,692	$1,621,377	65.4%
2009	11,487	$2,125,328	$1,964,408	92.4%	$2,125,328	$1,964,408	92.4%
2010	7,934	$1,768,640	$1,796,544	101.6%	$1,726,016	$1,753,248	101.6%
2011	5,661	$1,533,504	$1,600,087	104.3%	$1,425,282	$1,487,166	104.3%
2012	4,146	$1,285,255	$1,427,649	111.1%	$1,137,669	$1,263,712	111.1%
2013	3,074	$1,091,495	$1,281,390	117.4%	$920,151	$1,080,236	117.4%
2014	2,293	$915,009	$1,132,131	123.7%	$734,639	$908,961	123.7%
2015	1,717	$763,690	$984,455	128.9%	$583,950	$752,757	128.9%
2016	1,288	$645,668	$858,505	133.0%	$470,196	$625,190	133.0%
2017	966	$538,943	$740,616	137.4%	$373,786	$513,657	137.4%
2018	724	$452,275	$641,795	141.9%	$298,740	$423,923	141.9%
2019	543	$378,915	$558,408	147.4%	$238,365	$351,280	147.4%
2020	407	$314,865	$481,820	153.0%	$188,641	$288,667	153.0%
2021	306	$263,309	$417,629	158.6%	$150,241	$238,294	158.6%
2022	229	$219,127	$360,527	164.5%	$119,078	$195,916	164.5%
2023	172	$180,548	$308,323	170.8%	$93,441	$159,570	170.8%
2024	129	$147,835	$262,229	177.4%	$72,867	$129,251	177.4%
2025	97	$122,045	$223,864	183.4%	$57,291	$105,087	183.4%
Historical	49,671	$7,218,167	$4,707,022	65.2%	$7,654,288	$4,922,735	64.3%
Future	29,685	$10,621,122	$13,075,970	123.1%	$8,590,354	$10,276,916	119.6%
Total	79,356	$17,839,290	$17,782,993	99.7%	$16,244,641	$15,199,651	93.6%

The historical total reflects the premium and healthcare costs for the grandfathered plans and the future total reflects the premium and healthcare costs for both the grandfathered and non-grandfathered plans.

The overall future anticipated loss ratio for Tables 8-12 are above 70%. This demonstrates our compliance with California Code of Regulations 2222.12.

Policy Descriptions

The policy form is for guarantee renewable individual major medical coverage.

- **PPO Optimum Advantage HSA 2500 NG** is intended to be compatible as a Health Spending Account (HSA) plan and has a $2,500 deductible plan with $10,000 out of pocket maximum. The deductible contributes to the out-of-pocket maximum. For In-Network benefits, the plan pays 100% of covered charges once the deductible has been met. Preventive services are covered at 100%. For Out-of-Network benefits, the plan pays 50% of covered charges once the deductible has been met. Maternity benefits are not covered. The pharmacy benefit pays 100% of covered charges after the deductible has been met.

- **PPO Optimum Advantage HSA 4500 NG** is intended to be compatible as a Health Spending Account (HSA) plan and has a $4,500 deductible plan with $10,000 out of pocket maximum. The deductible contributes to the out-of-pocket maximum. For In-Network benefits, the plan pays 100% of covered charges once the deductible has been met. Preventive services are covered at 100%. For Out-of-Network benefits, the plan pays 50% of covered charges once the deductible has been met. Maternity benefits are not covered. The pharmacy benefit pays 100% of covered charges after the deductible has been met.

- **PPO NetFirst – Comp Rx NG** is a single subscriber plan. The plan has the following In-Network benefits: $35 office visit copay; 35% coinsurance; $0 deductible; $7,500 out-of-pocket maximum. Preventive services are covered at 100%. For Out-of-Network benefits, the plan pays 50% of covered charges and has a $15,000 out-of-pocket maximum. Maternity benefits are not covered. The pharmacy benefit has a $10 copay for generic, $35 copay for brand, and $50 or 50% copay for non-formulary (whichever is greater). There is also a $750 deductible for brand and non-formulary drugs.

- **PPO NetFirst – Generic Only NG** is a single subscriber plan. The plan has the following benefits: $35 office visit copay; 35% coinsurance; $0 deductible; $7,500 out-of-pocket maximum. Preventive services are covered at 100%. For Out-of-Network benefits, the plan pays 50% of covered charges and has a $15,000 out-of-pocket maximum. Maternity benefits are not covered. The pharmacy benefit has a $10 copay for generic drugs only.

- **PPO ValueNet NG** is a single subscriber plan. The plan has the following benefits: $35 office visit copay for the first two office visits and all other office visits are subject to the deductible; 35% coinsurance; $4,000 deductible; $7,500 out-of-pocket maximum which includes the deductible. Preventive services are covered at 100%. For Out-of-Network benefits, the plan pays 50% of covered charges and has an $11,000 out-of-pocket maximum. Maternity benefits are not covered. The pharmacy benefit has a $10 copay for generic drugs only.

- **PPO BalanceNet Plan NG -** The plan has the following benefits: $35 office visit copay for the first two office visits and all other office visits are subject to the deductible; 35% coinsurance; $3,500 deductible; $7,000 out-of-pocket maximum which includes the deductible. Preventive services are covered at 100%. For Out-of-Network benefits, the plan pays 50% of covered charges and has a $10,500 out-of-pocket maximum. Maternity benefits are covered. The pharmacy benefit has a $10 copay for generic, $35 copay for brand, and $50 or 50% copay for non-formulary (whichever is greater). There is also a $750 deductible for brand and non-formulary drugs.

- **SimpleValue 50 with Combo Rx NG** is a single subscriber plan. The plan has the following benefits: $50 office visit copay; 50% coinsurance; $0 deductible; $7,500 out-of-pocket maximum. Preventive services are covered at 100%. Maternity benefits are not covered. The pharmacy benefit is a $10 copay for generic, $35 copay for brand, and $50 or 50% copay for non-formulary (whichever is greater). There is also a $750 deductible for brand and non-formulary drugs.

- **SimpleValue 50 with Generic Rx NG** is a single subscriber plan. The plan has the following benefits: $50 office visit copay; 50% coinsurance; $0 deductible; $7,500 out-of-pocket maximum. Preventive services are covered at 100%. Maternity benefits are not covered. The pharmacy benefit has a $10 copay for generic drugs only.

- **PPO Simple Choice 25 NG** is a $2,500 deductible plan. After the deductible has been met, coverage is 100%. Preventive services are covered at 100%. Office visits are subject to the deductible. Maternity benefits are not covered. The pharmacy benefit has a $5 copay for generic, $35 copay for brand, and $50 copay for non-formulary. There is also a $500 deductible for brand and non-formulary drugs.

- **PPO Simple Choice 35 NG** is a $1,500 deductible plan. After the deductible has been met, coverage is 100%. Preventive services are covered at 100%. Office visits are subject to the deductible. Maternity benefits are not covered. The pharmacy benefit has a $5 copay for generic, $35 copay for brand, and $50 copay for non-formulary. There is also a $500 deductible for brand and non-formulary drugs.

- **PPO Simple Choice 50 NG** is a $5,000 deductible plan. After the deductible has been met, coverage is 100%. Preventive services are covered at 100%. Office visits are subject to the deductible. Maternity benefits are not covered. The pharmacy benefit has a $5 copay for generic, $35 copay for brand, and $50 copay for non-formulary. There is also a $500 deductible for brand and non-formulary drugs.

- **PPO Value Basic 40 NG** - The plan has the following benefits: $40 office visit copay, preventive services are covered at 100%, and all other services are subject to a $4,000 deductible with a $4,000 out-of-pocket maximum. The deductible contributes to the out-of-pocket maximum. The plan pays 100% of covered charges. The pharmacy benefit has a $15 copay for generic, $35 copay for brand, and $50 copay for non-formulary. There is also a $100 deductible for all drugs.

- **PPO Premier 40 NG** - The plan has the following benefits: $40 office visit copay; 30% coinsurance; $3,000 deductible; $7,000 out-of-pocket maximum. The deductible contributes to the out-of-pocket maximum. Preventive services are covered at 100%. The deductible contributes to the out-of-pocket maximum. The plan pays 100% of covered charges. The deductible is waived for office visits, which requires a $40 copayment. The pharmacy benefit has a $5 copay for generic and a $35 copay for brand. There is also a $500 deductible for brand and non-formulary drugs.

The following applies to all of the plans listed above:

Covered charges are limited to the contracted rate for preferred providers, the lesser of (a) the Health Net Limited Fee Schedule and (b) $600 per day for non-preferred hospital providers, and customary and reasonable charges for all other non-preferred providers. Please reference the policy for other services provided by non-preferred providers.

New Plans Effective 1/1/2011:

Beginning January 1, 2011, the ValueNet II NG and the Optimum Advantage 4500 II NG will be offered to new applicants. These two plans have the same benefits as the ValueNet NG and the Optimum Advantage 4500 NG. The difference is in the rates due to the guaranteed issue of children 18 years and under, including child-only subscribers. As a result of this eligibility change, we have priced the ValueNet II and the Optimum Advantage II using utilization estimates slightly less than the levels that Health Net experiences in our group business. Note that this estimate may still be low given that the pricing is below the group business experience and that group business does not allow child-only enrollment. The resulting average rate increases are 3.6% and 3.5% for the ValueNet II and Optimum Advantage II, respectfully.

Even though the average rate increase by benefit plan ranges from 3.5% to 3.6% for the guaranteed issue of children, the rate increase is applied to single subscribers ages 0-18 and to other contract tiers that include children (Subscriber & Child(ren) and Family). This has been done for two reasons. The first reason is those that are most likely to utilize the benefit should have their rate changed. The second reason is that if there are any changes in the demographics of these plans, the proposed change in rates should be expected to cover the cost of this benefit.

The rates for these plans are compliant with healthcare reform and are in Exhibits 7.1 to 7.9. These exhibits contain the rates with and without the dental and vision option.

Policy Descriptions

The policy form is for guarantee renewable individual major medical coverage.

- **PPO Optimum Advantage HSA 4500 II NG** is intended to be compatible as a Health Spending Account (HSA) plan and has a $4,500 deductible plan with $10,000 out of pocket maximum. The deductible contributes to the out-of-pocket maximum. For In-Network benefits, the plan pays 100% of covered charges once the deductible has been met. Preventive services are covered at 100%. For Out-of-Network benefits, the plan pays 50% of covered charges once the deductible has been met. Maternity benefits are not covered. The pharmacy benefit pays 100% of covered charges after the deductible has been met.
- **PPO ValueNet II NG** is a single subscriber plan. The plan has the following benefits: $35 office visit copay for the first two office visits and all other office visits are subject to the deductible; 35% coinsurance; $4,000 deductible; $7,500 out-of-pocket maximum which includes the deductible. Preventive services are covered at 100%. For Out-of-Network benefits, the plan pays 50% of covered charges and has an $11,000 out-of-pocket maximum. Maternity benefits are not covered. The pharmacy benefit has a $10 copay for generic drugs only.

The following applies to all of the plans listed above:

Covered charges are limited to the contracted rate for preferred providers, the lesser of (a) the Health Net Limited Fee Schedule and (b) $600 per day for non-preferred hospital providers, and customary and reasonable charges for all other non-preferred providers. Please reference the policy for other services provided by non-preferred providers.

Lifetime Loss Ratio and Expected Future Rate Increases

The future lifetime loss ratio for insureds eligible on or after 1/1/2011 is shown in Table 12 and 13 below.

Key Assumptions to the development of the future lifetime loss ratio:

- Monthly lapse rate – 2.5%
- New applicants through December 2013
- Claims trend (excluding duration) for the following years:
  - 2011 - 15%
  - 2012 – 12%
  - 2013 – 10%
  - 2014+ - 8%
- Expected rate increases for the following years:
  - 2011 - 15%
  - 2012 – 12%
  - 2013 – 10%
  - 2014+ - 8%
- Discount rate – 5%

If actual experience differs than what is assumed, then future rate increases will be adjusted to account for these changes.

Table 12 – ValueNet II NG

Year	Member Months	Revenue	Claims	Loss Ratio	Cumulative Loss Ratio	Present Value Revenue	Present Value Claims	Loss Ratio	Cumulative Loss Ratio
2011	32,719	$4,498,119	$1,951,137	43.4%	43.4%	$4,369,080	$1,894,133	43.4%	43.4%
2012	48,779	$7,709,105	$4,614,748	59.9%	53.8%	$7,175,937	$4,291,872	59.8%	53.6%
2013	48,432	$8,772,374	$5,762,719	65.7%	58.8%	$7,777,475	$5,107,753	65.7%	58.4%
2014	40,999	$8,334,619	$5,952,562	71.4%	62.4%	$7,046,842	$5,030,061	71.4%	61.9%
2015	30,044	$6,782,725	$5,360,023	79.0%	65.5%	$5,461,711	$4,315,034	79.0%	64.8%
2016	21,950	$5,503,065	$4,581,841	83.3%	67.8%	$4,220,312	$3,513,380	83.2%	67.0%
2017	15,989	$4,451,810	$3,818,522	85.8%	69.6%	$3,251,579	$2,788,890	85.8%	68.5%
2018	11,588	$3,582,747	$3,092,541	86.3%	70.8%	$2,492,276	$2,151,378	86.3%	69.6%
2019	8,332	$2,860,776	$2,445,461	85.5%	71.6%	$1,895,357	$1,620,338	85.5%	70.3%
2021	4,165	$1,763,339	$1,441,916	81.8%	71.9%	$1,059,782	$866,715	81.8%	70.6%
2022	2,872	$1,349,831	$1,076,458	79.7%	72.1%	$772,689	$616,279	79.8%	70.7%
2023	1,930	$1,007,285	$783,441	77.8%	72.2%	$549,218	$427,221	77.8%	70.8%
2024	1,198	$693,616	$526,271	75.9%	72.3%	$360,376	$273,461	75.9%	70.8%
2025	645	$414,438	$306,718	74.0%	72.3%	$205,189	$151,873	74.0%	70.9%
2026	349	$249,142	$179,721	72.1%	72.3%	$117,395	$84,694	72.1%	70.9%
Total	269,991	$57,972,991	$41,894,081	72.3%	72.3%	$46,755,218	$33,133,083	70.9%	70.9%

Table 13 - Optimum Advantage HSA 4500 II NG

Year	Member Months	Revenue	Claims	Loss Ratio	Cumulative Loss Ratio	Present Value Revenue	Present Value Claims	Loss Ratio	Cumulative Loss Ratio
2011	32,719	$4,102,621	$1,844,243	45.0%	45.0%	$3,984,928	$1,790,362	44.9%	44.9%
2012	48,779	$7,031,281	$4,361,926	62.0%	55.7%	$6,544,991	$4,056,739	62.0%	55.5%
2013	48,432	$8,001,061	$5,447,005	68.1%	60.9%	$7,093,639	$4,827,921	68.1%	60.6%
2014	40,999	$7,601,796	$5,626,447	74.0%	64.6%	$6,427,247	$4,754,486	74.0%	64.2%
2015	30,044	$6,186,352	$5,066,371	81.9%	67.9%	$4,981,489	$4,078,632	81.9%	67.2%
2016	21,950	$5,019,207	$4,330,822	86.3%	70.3%	$3,849,240	$3,320,898	86.3%	69.4%
2017	15,989	$4,060,384	$3,609,322	88.9%	72.1%	$2,965,683	$2,636,099	88.9%	71.0%
2018	11,588	$3,267,734	$2,923,115	89.5%	73.4%	$2,273,143	$2,033,514	89.5%	72.1%
2019	8,332	$2,609,242	$2,311,485	88.6%	74.2%	$1,728,708	$1,531,566	88.6%	72.9%
2021	4,165	$1,608,297	$1,362,920	84.7%	74.5%	$966,601	$819,231	84.8%	73.1%
2022	2,872	$1,231,147	$1,017,484	82.6%	74.7%	$704,750	$582,516	82.7%	73.3%
2023	1,930	$918,719	$740,520	80.6%	74.8%	$500,928	$403,815	80.6%	73.4%
2024	1,198	$632,630	$497,439	78.6%	74.9%	$328,690	$258,480	78.6%	73.4%
2025	645	$377,999	$289,914	76.7%	74.9%	$187,147	$143,552	76.7%	73.4%
2026	349	$227,236	$169,875	74.8%	74.9%	$107,073	$80,054	74.8%	73.4%
Total	269,991	$52,875,704	$39,598,887	74.9%	74.9%	$42,644,256	$31,317,866	73.4%	73.4%

The overall future anticipated loss ratio for the ValueNet II and Optimum Advantage HSA 4500 II plans are 72% and 75%, respectively. This demonstrates that we are in compliance with California Code of Regulations 2222.12.

Rating Regions

The rating regions for all plans are defined by the following counties:

Region 1: Los Angeles with the zip codes beginning with 906-912, 915, 917, 918, and 935.
Region 2: Los Angeles except those zip codes listed in Rating Region 1.
Region 3: Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado and Western Placer.
Region 4: Riverside, San Bernardino, Santa Barbara, and Ventura.
Region 5: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano.
Region 6: Orange and San Diego.
Region 7: Fresno, Kern, and Kings.
Region 8: Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolomne, Yolo, and Yuba.
Region 9: Imperial and San Luis Obispo.

Western El Dorado is defined by the following zip codes: 95613-14, 95619, 95623, 95630, 95643, 95651, 95664, 95667, 95672, 95682, 95762.

Eastern El Dorado is defined by those zip codes not in Western El Dorado.

Western Placer is defined by the following zip codes: 95602-04, 95648, 95650, 95658, 95661, 95663, 95677-78, 95703, 95722, 95736, 95746-47, 95765.

Eastern Placer is defined by those zip codes not in Western El Dorado.

Rate Adjustments

These rates apply only to insureds who are underwritten into the standard rating tier. Rates between 110% and 200% of the attached rates are also available for insureds who are underwritten into one of the substandard tiers.

Actuarial Certification

In my opinion, the enclosed rates are reasonable in relation to the anticipated experience of Health Net Life Insurance Company, and are neither excessive, inadequate, nor unfairly discriminatory.

Sincerely,

Mark E. Bean

11-30-2010

Mark E. Bean, ASA, MAAA
11971 Foundation Place
Rancho Cordova, CA 95670
Phone: (916) 935-1102
Fax: (916) 935-4407

Date

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 1.1

Rating Region 1

Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																		
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	221	195	98	88	176	176	248	248	121	242	242	344	344	197	395	395	593	739
1-4	130	116	53	56	112	136	192	248	78	156	188	266	344	117	235	294	593	739
5-18	130	116	53	56	112	136	192	248	78	156	188	266	344	117	235	294	593	739
19	146	130	74	56	112	136	192	248	78	156	188	266	344	298	443	475	593	739
20	146	130	74	56	112	136	192	248	78	156	188	266	344	298	443	475	593	739
21	146	130	74	56	112	136	192	248	78	156	188	266	344	298	443	475	593	739
22	146	130	74	56	112	136	192	248	78	156	188	266	344	298	443	475	593	739
23	146	130	74	57	114	137	193	250	79	158	189	267	346	298	443	475	593	739
24	146	130	74	57	114	137	193	250	79	158	189	267	346	298	443	475	593	739
25	146	130	74	58	116	141	197	255	80	160	194	272	352	298	443	475	593	739
26	146	130	74	60	120	141	197	255	83	166	194	272	352	298	443	475	593	739
27	146	130	76	60	120	141	197	255	83	166	194	272	352	298	443	475	593	739
28	154	136	78	61	122	141	197	256	85	170	194	272	356	298	448	475	593	739
29	160	143	80	63	126	144	200	263	87	174	199	277	364	298	451	475	593	742
30	168	149	80	67	134	147	203	270	93	186	203	281	374	298	453	475	593	742
31	175	155	80	70	140	148	204	274	98	196	206	284	382	298	458	475	593	742
32	183	161	81	71	142	148	204	274	98	196	206	284	382	298	460	475	593	742
33	187	164	84	72	144	148	204	275	100	200	206	284	382	298	465	475	593	742
34	192	169	85	75	150	151	207	282	104	208	209	287	391	298	471	475	593	742
35	196	173	85	79	158	151	207	284	109	218	209	287	393	298	475	475	593	742
36	201	178	85	81	162	151	207	286	112	224	209	287	397	298	481	475	593	742
37	205	181	87	85	170	152	208	293	117	234	210	288	405	298	487	475	593	742
38	222	195	93	88	176	156	212	300	123	246	217	295	418	298	492	475	593	743
39	241	209	105	92	184	156	212	302	127	254	217	295	418	298	498	475	593	743
40	263	226	118	100	200	158	214	314	137	274	218	296	433	298	504	475	593	745
41	282	241	126	104	208	162	218	322	143	286	224	302	445	298	505	475	593	745
42	300	254	127	107	214	165	221	328	148	296	228	306	454	298	508	475	593	746
43	316	269	127	113	226	170	226	339	155	310	235	313	468	300	511	475	593	748
44	333	283	130	118	236	175	231	349	164	328	243	321	485	301	513	475	593	750
45	351	296	132	129	258	185	241	370	178	356	256	334	512	254	518	475	593	752
46	367	310	133	139	278	195	251	390	193	386	271	349	542	256	521	475	593	755
47	383	324	138	146	292	202	258	404	202	404	280	358	560	262	533	475	593	767
48	405	340	148	171	342	227	283	454	236	472	314	392	628	269	545	475	593	779
49	428	358	159	194	388	250	306	500	268	536	346	424	692	277	560	475	593	794
50	441	365	169	219	438	275	331	550	302	604	380	458	760	282	571	475	593	805
51	458	378	179	228	456	284	340	568	315	630	393	471	786	290	586	475	593	820
52	486	399	188	243	486	299	355	598	335	670	413	491	826	297	598	475	593	832
53	512	419	193	259	518	315	371	630	357	714	435	513	870	311	623	475	593	857
54	561	457	198	275	550	331	387	662	380	760	458	536	916	335	672	475	593	906
55	600	488	203	289	578	345	401	690	398	796	476	554	952	354	709	475	593	943
56	633	515	214	306	612	362	418	724	423	846	501	579	1,002	377	756	494	611	990
57	679	551	244	325	650	381	437	762	449	898	527	605	1,054	401	803	518	635	1,037
58	713	582	282	345	690	401	457	802	476	952	554	632	1,108	424	848	541	658	1,082
59	747	614	324	366	732	422	478	844	506	1,012	584	662	1,168	444	888	561	678	1,122
60	771	639	368	420	840	476	532	952	580	1,160	658	736	1,316	460	919	577	694	1,153
61	794	663	404	440	880	496	552	992	609	1,218	687	765	1,374	476	950	593	710	1,184
62	828	694	423	459	918	515	571	1,030	633	1,266	711	789	1,422	496	991	613	730	1,225
63	862	726	429	475	950	531	587	1,062	655	1,310	733	811	1,466	517	1,033	634	751	1,267
64	895	757	433	488	976	544	600	1,088	674	1,348	752	830	1,504	539	1,077	656	773	1,311
65+	1,164	984	563	634	1,269	707	780	1,414	876	1,752	978	1,079	1,955	701	1,400	853	1,005	1,704

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 1.1

Rating Region 1

Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	221	221	195	195	98	98	88	88	176	137	137	194	194	250
1-4	130	130	116	116	53	53	56	56	113	137	137	194	194	250
5-18	130	130	116	116	53	53	56	56	113	137	137	194	194	250
19	141	151	126	134	74	74	56	56	113	137	137	194	194	250
20	141	151	126	134	74	74	56	56	113	137	137	194	194	250
21	141	151	126	134	74	74	56	56	113	137	137	194	194	250
22	141	151	126	134	74	74	56	56	113	137	137	194	194	250
23	141	151	126	134	74	74	56	58	115	137	138	194	195	252
24	141	151	126	134	74	74	56	58	115	137	138	194	195	252
25	141	151	126	134	74	74	58	59	117	138	139	195	196	254
26	141	151	126	134	74	74	59	61	120	138	140	195	197	256
27	141	151	126	134	76	76	59	61	120	138	140	195	197	256
28	150	159	132	141	78	78	60	63	124	139	142	196	199	260
29	155	166	139	148	80	80	61	65	126	140	144	197	201	262
30	164	173	145	153	80	80	66	69	135	144	147	201	204	270
31	171	180	152	159	80	80	68	73	141	144	148	201	205	274
32	179	188	157	166	81	81	69	73	142	144	148	201	205	274
33	182	193	160	169	84	84	70	75	146	144	148	201	205	276
34	187	198	165	174	85	85	73	77	151	144	148	201	205	278
35	191	203	168	180	85	85	76	82	159	144	149	201	206	283
36	195	208	173	184	85	86	79	84	163	145	151	202	207	287
37	200	212	176	187	85	90	82	88	170	147	153	204	210	292
38	216	230	189	202	93	93	85	92	178	148	155	205	212	298
39	235	249	203	216	105	105	89	96	185	149	156	206	213	303
40	251	277	216	239	118	118	96	104	201	154	162	211	219	316
41	269	297	230	254	126	126	99	109	209	158	167	214	224	324
42	287	316	243	268	127	127	103	112	216	161	170	218	227	331
43	302	334	257	283	127	127	108	118	226	166	176	223	233	341
44	318	351	270	298	127	134	113	125	239	170	182	227	239	353
45	335	370	283	312	127	137	124	135	260	181	192	238	249	374
46	351	386	296	326	127	141	134	146	281	191	203	248	260	395
47	366	404	310	342	131	147	141	152	293	198	209	255	266	407
48	387	427	325	359	140	157	167	175	342	224	232	281	289	456
49	409	451	342	377	150	169	192	196	389	249	253	306	310	503
50	427	458	353	380	160	181	219	218	438	276	275	333	332	551
51	448	471	369	389	169	192	231	224	455	288	281	345	338	569
52	475	499	390	410	177	201	248	237	485	305	293	362	350	599
53	501	526	410	430	184	205	266	250	517	323	307	379	364	630
54	548	576	447	469	190	207	284	264	549	341	321	398	378	663
55	595	605	484	492	200	207	298	277	576	355	334	412	391	690
56	628	639	510	520	219	207	317	293	611	374	350	431	407	725
57	673	686	546	556	250	237	335	312	648	392	369	449	426	762
58	707	720	577	588	289	274	355	332	687	412	389	469	446	801
59	741	754	609	621	332	315	376	354	730	433	411	490	468	844
60	774	767	642	636	376	358	431	406	837	488	463	544	520	951
61	807	779	673	650	413	392	450	428	879	507	485	564	542	993
62	841	812	705	680	433	411	468	447	915	525	504	582	561	1,029
63	875	845	737	712	439	417	484	463	948	541	520	598	577	1,062
64	909	877	768	743	443	421	497	477	974	554	534	611	591	1,088
65+	1,182	1,141	999	965	577	548	646	620	1,266	720	694	794	769	1,415

	Optimum Advantage HSA 2,500								BalanceNet							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	121	121	242	190	190	269	269	348	197	197	395	323	475	441	593	739
1-4	78	78	157	190	190	269	269	348	117	117	235	323	475	441	593	739
5-18	78	78	157	190	190	269	269	348	117	117	235	323	475	441	593	739
19	78	78	157	190	190	269	269	348	145	298	443	323	475	441	593	739
20	78	78	157	190	190	269	269	348	145	298	443	323	475	441	593	739
21	78	78	157	190	190	269	269	348	145	298	443	323	475	441	593	739
22	78	78	157	190	190	269	269	348	145	298	443	323	475	441	593	739
23	78	80	159	190	191	269	270	349	145	298	443	323	475	441	593	739
24	78	80	159	190	191	269	270	349	145	298	443	323	475	441	593	739
25	80	81	161	191	192	270	271	351	145	298	443	323	475	441	593	739
26	81	85	166	191	194	270	272	355	145	298	443	323	475	441	593	739
27	81	85	166	191	194	270	272	355	145	298	443	323	475	441	593	739
28	83	87	171	192	196	271	275	359	150	298	448	323	475	441	593	739
29	85	90	175	194	199	272	277	363	153	298	451	326	475	444	593	742
30	91	96	187	197	202	276	281	373	155	298	453	326	475	444	593	742
31	95	101	196	199	205	277	284	379	160	298	458	326	475	444	593	742
32	96	101	197	199	205	277	284	379	162	298	460	326	475	444	593	742
33	97	103	201	199	205	277	284	381	167	298	465	326	475	444	593	742
34	101	107	209	199	205	277	284	385	173	298	471	326	475	444	593	742
35	106	113	220	200	207	279	286	393	177	298	475	326	475	444	593	742
36	108	117	226	200	209	279	287	396	183	298	481	326	475	444	593	742
37	113	121	235	204	211	282	290	404	189	298	487	326	475	444	593	742
38	118	128	247	206	216	285	295	414	194	298	492	328	475	445	593	743
39	123	132	256	206	216	285	295	418	200	298	498	328	475	445	593	743
40	132	143	276	214	225	292	304	436	206	298	504	329	475	447	593	745
41	137	150	287	217	230	296	309	446	207	298	505	329	475	447	593	745
42	142	155	297	222	235	301	314	456	210	298	508	330	475	448	593	746
43	148	164	313	229	244	307	323	472	211	300	511	330	475	448	593	748
44	157	172	330	236	251	315	330	488	212	301	513	331	475	449	593	750
45	171	187	359	250	266	329	345	517	214	303	518	332	475	450	593	753
46	186	201	388	265	280	344	359	545	215	305	521	333	475	451	593	757
47	195	210	405	274	289	353	368	563	225	308	533	343	475	461	593	769
48	231	242	474	310	321	389	400	632	236	309	545	354	475	472	593	781
49	266	271	538	345	350	424	429	696	249	311	560	366	475	484	593	796
50	302	301	604	381	380	460	459	762	257	313	571	375	475	493	593	807
51	319	309	628	398	388	477	466	786	270	315	586	388	475	505	593	821
52	343	326	669	421	405	500	484	827	281	316	598	399	475	517	593	834
53	366	346	713	445	425	524	504	871	304	319	623	422	475	540	593	859
54	393	365	758	472	444	550	523	916	328	344	672	445	475	563	593	908
55	411	383	795	490	461	569	540	952	351	358	709	469	475	587	593	945
56	438	405	843	517	484	595	563	1,001	374	381	756	492	499	610	617	991
57	463	431	895	542	510	620	589	1,052	398	405	803	515	523	633	641	1,039
58	490	459	950	569	538	648	617	1,108	420	428	848	538	545	656	663	1,084
59	519	489	1,009	598	568	677	647	1,166	440	448	888	558	566	676	683	1,124
60	594	562	1,156	673	641	752	719	1,314	461	458	919	579	576	697	693	1,155
61	622	592	1,214	701	671	779	749	1,372	483	467	950	601	584	719	702	1,186
62	646	617	1,263	724	696	803	774	1,421	504	487	991	622	604	740	722	1,227
63	668	639	1,308	747	718	826	797	1,466	525	507	1,033	643	624	761	742	1,268
64	687	659	1,347	766	738	845	817	1,504	548	529	1,077	666	647	783	765	1,313
65+	893	857	1,751	996	960	1,099	1,062	1,956	712	688	1,401	866	841	1,019	994	1,708

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 1.1

Rating Region 1

Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

Percentage Change

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	0%	0%	0%	0%	0%	0%	0%	0%	0%	28%	28%	28%	28%	-1%	0%	0%	0%	27%	27%	28%	28%	-1%	0%	0%	0%	22%	-17%	34%	0%	0%
1-4	0%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	-9%	-38%	34%	0%	0%
5-18	0%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	-9%	-38%	34%	0%	0%
19	4%	-3%	3%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	106%	0%	0%	47%	0%	34%	0%	0%
20	4%	-3%	3%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	106%	0%	0%	47%	0%	34%	0%	0%
21	4%	-3%	3%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	106%	0%	0%	47%	0%	34%	0%	0%
22	4%	-3%	3%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	106%	0%	0%	47%	0%	34%	0%	0%
23	4%	-3%	3%	-3%	0%	0%	2%	-2%	-1%	0%	-1%	-1%	-1%	-1%	1%	-1%	-1%	-1%	-1%	-1%	-1%	-1%	106%	0%	0%	47%	0%	34%	0%	0%
24	4%	-3%	3%	-3%	0%	0%	2%	-2%	-1%	0%	-1%	-1%	-1%	-1%	1%	-1%	-1%	-1%	-1%	-1%	-1%	-1%	106%	0%	0%	47%	0%	34%	0%	0%
25	4%	-3%	3%	-3%	0%	0%	0%	-2%	-1%	2%	1%	1%	1%	0%	0%	-1%	-1%	2%	1%	1%	0%	0%	106%	0%	0%	47%	0%	34%	0%	0%
26	4%	-3%	3%	-3%	0%	0%	2%	-2%	0%	2%	1%	1%	0%	0%	2%	-2%	0%	2%	0%	1%	0%	-1%	106%	0%	0%	47%	0%	34%	0%	0%
27	4%	-3%	3%	-3%	0%	0%	2%	-2%	0%	2%	1%	1%	0%	0%	2%	-2%	0%	2%	0%	1%	0%	-1%	106%	0%	0%	47%	0%	34%	0%	0%
28	3%	-3%	3%	-4%	0%	0%	2%	-3%	-2%	1%	-1%	1%	-1%	-2%	2%	-2%	-1%	1%	-1%	0%	-1%	-1%	99%	0%	0%	47%	0%	34%	0%	0%
29	3%	-4%	3%	-3%	0%	0%	3%	-3%	0%	3%	0%	2%	0%	0%	2%	-3%	-1%	3%	0%	2%	0%	0%	95%	0%	0%	46%	0%	34%	0%	0%
30	2%	-3%	3%	-3%	0%	0%	2%	-3%	-1%	2%	0%	1%	0%	0%	2%	-3%	-1%	3%	0%	2%	0%	0%	92%	0%	0%	46%	0%	34%	0%	0%
31	2%	-3%	2%	-3%	0%	0%	3%	-4%	-1%	3%	0%	1%	0%	0%	3%	-3%	0%	4%	0%	3%	0%	1%	86%	0%	0%	46%	0%	34%	0%	0%
32	2%	-3%	3%	-3%	0%	0%	3%	-3%	0%	3%	0%	1%	0%	0%	2%	-3%	-1%	4%	0%	3%	0%	1%	84%	0%	0%	46%	0%	34%	0%	0%
33	3%	-3%	2%	-3%	0%	0%	3%	-4%	-1%	3%	0%	1%	0%	0%	3%	-3%	0%	4%	0%	3%	0%	0%	78%	0%	0%	46%	0%	34%	0%	0%
34	3%	-3%	2%	-3%	0%	0%	3%	-3%	-1%	5%	2%	3%	1%	1%	3%	-3%	0%	5%	2%	4%	1%	2%	72%	0%	0%	46%	0%	34%	0%	0%
35	3%	-3%	3%	-4%	0%	0%	4%	-4%	-1%	5%	1%	3%	0%	0%	3%	-4%	-1%	4%	1%	3%	0%	0%	68%	0%	0%	46%	0%	34%	0%	0%
36	3%	-3%	3%	-3%	0%	-1%	3%	-4%	-1%	4%	0%	2%	0%	0%	4%	-4%	-1%	4%	0%	3%	0%	0%	63%	0%	0%	46%	0%	34%	0%	0%
37	2%	-3%	3%	-3%	2%	-3%	4%	-3%	0%	3%	-1%	2%	-1%	0%	4%	-3%	0%	3%	0%	2%	-1%	0%	58%	0%	0%	46%	0%	34%	0%	0%
38	3%	-3%	3%	-3%	0%	0%	4%	-4%	-1%	5%	1%	3%	0%	1%	4%	-4%	0%	5%	0%	4%	0%	1%	54%	0%	0%	45%	0%	33%	0%	0%
39	3%	-3%	3%	-3%	0%	0%	3%	-4%	-1%	5%	0%	3%	0%	0%	3%	-4%	-1%	5%	0%	4%	0%	0%	49%	0%	0%	45%	0%	33%	0%	0%
40	5%	-5%	5%	-5%	0%	0%	4%	-4%	0%	3%	-2%	1%	-2%	-1%	4%	-4%	-1%	2%	-3%	1%	-3%	-1%	45%	0%	0%	44%	0%	33%	0%	0%
41	5%	-5%	5%	-5%	0%	0%	5%	-5%	0%	3%	-3%	2%	-3%	-1%	4%	-5%	0%	3%	-3%	2%	-2%	0%	44%	0%	0%	44%	0%	33%	0%	0%
42	5%	-5%	5%	-5%	0%	0%	4%	-4%	-1%	2%	-3%	1%	-3%	-1%	4%	-5%	0%	3%	-3%	2%	-3%	0%	42%	0%	0%	44%	0%	32%	0%	0%
43	5%	-5%	5%	-5%	0%	0%	5%	-4%	0%	2%	-3%	1%	-3%	-1%	5%	-5%	-1%	3%	-4%	2%	-3%	-1%	42%	0%	0%	44%	0%	32%	0%	0%
44	5%	-5%	5%	-5%	2%	-3%	4%	-6%	-1%	3%	-4%	2%	-3%	-1%	4%	-5%	-1%	3%	-3%	2%	-3%	-1%	42%	0%	0%	44%	0%	32%	0%	0%
45	5%	-5%	5%	-5%	4%	-4%	4%	-4%	-1%	2%	-4%	1%	-3%	-1%	4%	-5%	-1%	2%	-4%	2%	-3%	-1%	19%	-16%	0%	43%	0%	32%	0%	0%
46	5%	-5%	5%	-5%	5%	-6%	4%	-5%	-1%	2%	-4%	1%	-3%	-1%	4%	-4%	-1%	2%	-3%	1%	-3%	-1%	19%	-16%	0%	43%	0%	31%	0%	0%
47	5%	-5%	5%	-5%	5%	-6%	4%	-4%	0%	2%	-3%	1%	-3%	-1%	4%	-4%	0%	2%	-3%	1%	-3%	-1%	16%	-15%	0%	38%	0%	29%	0%	0%
48	5%	-5%	5%	-5%	6%	-6%	2%	-2%	0%	1%	-2%	1%	-2%	0%	2%	-2%	0%	1%	-2%	1%	-2%	-1%	14%	-13%	0%	34%	0%	26%	0%	0%
49	5%	-5%	5%	-5%	6%	-6%	1%	-1%	0%	0%	-1%	0%	-1%	-1%	1%	-1%	0%	0%	-1%	0%	-1%	-1%	11%	-11%	0%	30%	0%	23%	0%	0%
50	3%	-4%	3%	-4%	6%	-7%	0%	0%	0%	0%	0%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	10%	-10%	0%	27%	0%	20%	0%	0%
51	2%	-3%	2%	-3%	6%	-7%	-1%	2%	0%	-1%	1%	-1%	1%	0%	-1%	2%	0%	-1%	1%	-1%	1%	0%	7%	-8%	0%	22%	0%	17%	0%	0%
52	2%	-3%	2%	-3%	6%	-6%	-2%	3%	0%	-2%	2%	-2%	1%	0%	-2%	3%	0%	-2%	2%	-2%	1%	0%	6%	-6%	0%	19%	0%	15%	0%	0%
53	2%	-3%	2%	-3%	5%	-6%	-3%	4%	0%	-2%	3%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	2%	-3%	0%	13%	0%	10%	0%	0%
54	2%	-3%	2%	-3%	4%	-4%	-3%	4%	0%	-3%	3%	-3%	2%	0%	-3%	4%	0%	-3%	3%	-3%	2%	0%	2%	-3%	0%	7%	0%	5%	0%	0%
55	1%	-1%	1%	-1%	1%	-2%	-3%	4%	0%	-3%	3%	-3%	3%	0%	-3%	4%	0%	-3%	3%	-3%	3%	0%	1%	-1%	0%	1%	0%	1%	0%	0%
56	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-3%	3%	0%	-3%	4%	0%	-3%	4%	-3%	3%	0%	1%	-1%	0%	0%	-1%	0%	-1%	0%
57	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-3%	3%	0%	-3%	4%	0%	-3%	3%	-2%	3%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
58	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-3%	2%	0%	-3%	4%	0%	-3%	3%	-2%	2%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
59	1%	-1%	1%	-1%	-2%	3%	-3%	3%	0%	-3%	3%	-2%	2%	0%	-3%	3%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
60	0%	1%	0%	0%	-2%	3%	-3%	3%	0%	-2%	3%	-2%	2%	0%	-2%	3%	0%	-2%	3%	-2%	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%
61	-2%	2%	-1%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-1%	2%	0%	-1%	2%	-1%	1%	0%
62	-2%	2%	-2%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%
63	-1%	2%	-1%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	2%	-1%	1%	0%
64	-2%	2%	-1%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-2%	1%	-1%	1%	0%
65+	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	1%	0%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-2%	1%	-1%	1%	0%

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 1.2

Rating Region 2

Los Angeles County except those Zip Codes in Region 1

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	254	226	130	111	222	222	285	285	153	306	306	433	433	227	455	455	677	844
1-4	155	138	68	62	124	161	223	285	98	196	237	335	433	134	269	338	677	844
5-18	155	138	68	62	124	161	223	285	98	196	237	335	433	134	269	338	677	844
19	173	154	97	62	124	161	223	285	98	196	237	335	433	338	504	542	677	844
20	173	154	97	62	124	161	223	285	98	196	237	335	433	338	504	542	677	844
21	173	154	97	62	124	161	223	285	98	196	237	335	433	338	504	542	677	844
22	173	154	97	62	124	161	223	285	98	196	237	335	433	338	504	542	677	844
23	173	154	97	62	124	161	223	285	99	198	238	336	435	338	504	542	677	844
24	173	154	97	62	124	161	223	285	99	198	238	336	435	338	504	542	677	844
25	173	154	97	64	128	166	228	292	101	202	245	343	444	338	504	542	677	844
26	173	154	97	66	132	166	228	292	103	206	245	343	444	338	504	542	677	844
27	173	154	100	66	132	166	228	292	104	208	245	343	444	338	504	542	677	844
28	183	163	103	67	134	166	228	292	105	210	245	343	445	338	509	542	677	844
29	191	170	104	68	136	167	229	297	107	214	248	346	453	338	512	542	677	847
30	200	177	104	77	154	174	236	313	110	220	249	347	457	338	515	542	677	847
31	208	184	104	85	170	180	242	327	121	242	257	355	476	338	520	542	677	847
32	218	193	106	92	184	184	246	338	131	262	264	362	493	338	523	542	677	847
33	224	198	110	95	190	185	247	342	136	272	266	364	500	338	529	542	677	847
34	230	203	112	98	196	188	250	348	138	276	271	369	507	338	535	542	677	847
35	237	208	112	109	218	191	253	362	151	302	273	371	522	338	541	542	677	847
36	243	213	112	113	226	193	255	368	155	310	274	372	527	338	547	542	677	847
37	249	218	114	117	234	194	256	373	162	324	279	377	539	338	552	542	677	847
38	269	234	122	122	244	200	262	384	169	338	288	386	555	338	559	542	677	847
39	290	251	139	128	256	200	262	388	176	352	288	386	558	338	567	542	677	847
40	317	273	154	135	270	200	262	397	187	374	289	387	574	338	573	542	677	847
41	338	290	164	139	278	204	266	405	193	386	294	392	585	338	574	542	677	847
42	359	308	165	146	292	210	272	418	202	404	303	401	603	338	576	542	677	848
43	379	323	165	153	306	217	279	432	212	424	312	410	622	340	579	542	677	850
44	399	339	170	162	324	225	287	449	225	450	325	423	648	343	583	542	677	854
45	418	355	172	169	338	231	293	462	233	466	331	429	662	288	587	542	677	855
46	440	371	174	175	350	237	299	474	241	482	339	437	678	290	590	542	677	858
47	459	387	180	187	374	249	311	498	258	516	356	454	712	296	602	542	677	870
48	487	407	191	209	418	271	333	542	288	576	386	484	772	305	620	542	677	888
49	514	426	206	229	458	291	353	582	317	634	415	513	830	314	637	542	677	905
50	534	441	220	250	500	312	374	624	346	692	444	542	888	322	651	542	677	919
51	554	456	234	260	520	322	384	644	360	720	458	556	916	331	668	542	677	936
52	581	475	245	278	556	340	402	680	385	770	483	581	966	339	683	542	677	951
53	641	523	252	297	594	359	421	718	411	822	509	607	1,018	356	713	542	677	981
54	701	572	256	316	632	378	440	756	437	874	535	633	1,070	383	768	542	677	1,036
55	750	609	264	326	652	388	450	776	451	902	549	647	1,098	405	810	542	677	1,078
56	809	656	278	346	692	408	470	816	478	956	576	674	1,152	431	864	565	699	1,132
57	868	704	317	366	732	428	490	856	506	1,012	604	702	1,208	457	916	591	725	1,184
58	911	745	365	390	780	452	514	904	538	1,076	636	734	1,272	483	967	617	751	1,235
59	954	786	420	412	824	474	536	948	569	1,138	667	765	1,334	507	1,016	641	775	1,284
60	985	818	476	473	946	535	597	1,070	654	1,308	752	850	1,504	526	1,053	660	794	1,321
61	1,016	850	521	496	992	558	620	1,116	685	1,370	783	881	1,566	544	1,088	678	812	1,356
62	1,057	890	547	516	1,032	578	640	1,156	713	1,426	811	909	1,622	568	1,135	702	836	1,403
63	1,100	930	555	534	1,068	596	658	1,192	737	1,474	835	933	1,670	593	1,184	727	861	1,452
64	1,143	971	561	550	1,100	612	674	1,224	759	1,518	857	955	1,714	617	1,232	751	885	1,500
65+	1,486	1,262	729	715	1,430	796	876	1,591	987	1,973	1,114	1,242	2,228	802	1,602	976	1,151	1,950

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 1.2

Rating Region 2

Los Angeles County except those Zip Codes in Region 1

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	254	254	226	226	130	130	111	111	223	162	162	225	225	288	153	153	307	239	239	338	338	436	227	227	455	371	542	505	677	844
1-4	155	155	138	138	68	68	62	62	125	162	162	225	225	288	98	98	197	239	239	338	338	436	134	134	269	371	542	505	677	844
5-18	155	155	138	138	68	68	62	62	125	162	162	225	225	288	98	98	197	239	239	338	338	436	134	134	269	371	542	505	677	844
19	168	179	150	159	97	97	62	62	125	162	162	225	225	288	98	98	197	239	239	338	338	436	166	338	504	371	542	505	677	844
20	168	179	150	159	97	97	62	62	125	162	162	225	225	288	98	98	197	239	239	338	338	436	166	338	504	371	542	505	677	844
21	168	179	150	159	97	97	62	62	125	162	162	225	225	288	98	98	197	239	239	338	338	436	166	338	504	371	542	505	677	844
22	168	179	150	159	97	97	62	62	125	162	162	225	225	288	98	98	197	239	239	338	338	436	166	338	504	371	542	505	677	844
23	168	179	150	159	97	97	62	63	126	162	163	225	226	289	98	100	199	239	240	338	339	438	166	338	504	371	542	505	677	844
24	168	179	150	159	97	97	62	63	126	162	163	225	226	289	98	100	199	239	240	338	339	438	166	338	504	371	542	505	677	844
25	168	179	150	159	97	97	63	66	130	163	166	226	228	292	100	103	204	240	244	339	343	443	166	338	504	371	542	505	677	844
26	168	179	150	159	97	97	65	67	132	163	166	226	228	293	102	105	207	240	244	339	343	444	166	338	504	371	542	505	677	844
27	168	179	150	159	100	100	65	68	133	163	166	226	228	295	102	107	210	240	245	339	344	446	166	338	504	371	542	505	677	844
28	178	189	158	168	103	103	66	69	135	163	166	226	228	296	103	108	212	241	246	340	345	449	171	338	509	371	542	505	677	844
29	186	198	165	175	104	104	67	70	138	163	167	226	230	297	105	110	215	242	247	341	346	451	174	338	512	374	542	509	677	847
30	195	206	173	182	104	104	75	80	155	169	174	232	237	312	107	113	221	242	249	341	348	455	177	338	515	374	542	509	677	847
31	203	215	180	189	104	104	83	88	171	175	180	238	242	326	118	125	244	250	256	349	355	474	182	338	520	374	542	509	677	847
32	213	225	188	199	106	106	90	95	185	180	184	242	247	338	128	135	264	257	264	356	363	492	185	338	523	374	542	509	677	847
33	219	230	193	203	110	110	92	98	191	180	185	242	248	341	132	140	272	259	266	358	365	498	191	338	529	374	542	509	677	847
34	225	237	198	208	112	112	95	101	196	180	185	242	248	343	135	142	277	259	266	358	365	500	197	338	535	374	542	509	677	847
35	230	246	202	215	112	112	105	113	219	185	194	248	256	362	146	157	304	264	275	363	374	520	203	338	541	374	542	509	677	847
36	236	251	207	220	112	113	109	117	226	187	195	249	257	367	150	161	311	265	276	364	375	525	209	338	547	374	542	509	677	847
37	242	257	212	226	112	117	113	122	235	189	197	252	260	374	157	169	326	270	281	369	380	538	214	338	552	374	542	509	677	847
38	262	278	228	242	122	122	118	127	246	190	199	253	262	381	164	176	340	274	286	373	385	549	221	338	559	374	542	509	677	847
39	282	300	244	260	139	139	123	133	256	190	201	253	263	386	170	184	354	274	287	373	386	557	229	338	567	374	542	509	677	847
40	303	335	261	288	154	154	130	141	271	195	206	257	269	399	180	195	375	281	296	380	395	575	235	338	573	374	542	509	677	847
41	323	356	277	305	164	164	134	146	281	199	211	262	274	409	186	201	388	287	302	386	401	588	236	338	574	374	542	509	677	847
42	343	378	294	324	165	165	140	153	293	204	217	267	280	420	194	211	405	294	311	393	410	604	237	338	576	375	542	510	677	848
43	362	399	309	341	165	165	147	161	309	211	225	274	288	435	204	222	426	304	323	403	421	626	239	340	579	375	542	510	677	850
44	382	420	324	357	165	175	155	171	327	218	234	281	297	453	215	237	453	314	336	413	435	651	240	343	583	375	542	510	677	854
45	400	441	339	375	165	180	162	177	340	225	240	288	303	465	224	245	469	323	344	421	443	667	241	345	587	375	542	510	677	856
46	420	464	355	391	165	184	168	183	352	231	246	293	309	477	232	252	485	331	351	430	450	683	242	348	590	376	542	511	677	859
47	439	484	370	407	170	192	181	194	375	244	256	306	319	500	250	267	518	349	366	448	465	716	252	350	602	386	542	521	677	871
48	465	513	389	428	181	204	204	214	419	267	277	330	340	544	282	296	579	381	395	480	494	777	266	353	620	401	542	535	677	889
49	491	541	407	450	194	220	227	232	460	290	295	353	357	585	314	320	634	413	419	512	518	832	281	355	637	415	542	550	677	906
50	516	555	427	459	207	236	250	249	500	313	312	376	375	626	346	345	692	445	444	544	543	890	293	358	651	428	542	562	677	920
51	542	569	446	468	220	250	264	256	521	327	319	390	382	647	365	354	719	464	453	563	552	917	308	360	668	442	542	577	677	937
52	568	596	465	488	231	261	284	271	556	347	334	410	397	682	393	375	768	492	474	590	573	966	320	363	683	454	542	589	677	952
53	627	658	512	537	239	267	305	288	593	368	350	431	413	719	421	398	820	520	497	619	595	1,017	348	365	713	482	542	617	677	983
54	685	720	559	587	245	270	326	304	630	389	367	452	429	756	450	420	871	549	519	648	618	1,069	374	393	768	509	542	643	677	1,037
55	744	758	604	616	259	270	336	313	650	399	376	462	439	776	465	433	898	564	532	663	631	1,096	401	409	810	535	543	670	678	1,079
56	802	818	651	663	284	270	357	332	690	420	395	483	457	815	494	459	954	593	558	692	657	1,151	428	435	864	562	570	697	705	1,133
57	861	877	698	711	324	308	378	352	730	441	414	504	477	856	523	485	1,009	622	584	721	683	1,206	453	462	916	588	597	722	731	1,185
58	903	920	739	753	374	355	402	376	778	464	439	527	501	904	554	519	1,074	653	618	752	717	1,272	479	488	967	613	622	748	757	1,236
59	946	964	780	794	430	408	424	398	822	486	461	549	524	948	585	550	1,136	684	649	783	748	1,334	503	512	1,016	638	647	772	781	1,285
60	989	980	822	814	487	463	485	458	944	548	521	611	584	1,070	671	633	1,304	769	732	868	831	1,502	529	523	1,053	663	658	798	792	1,322
61	1,032	996	863	833	533	507	507	482	990	570	544	633	607	1,115	701	666	1,367	800	764	898	863	1,565	553	534	1,088	688	669	822	803	1,357
62	1,074	1,037	904	873	560	532	527	503	1,030	590	565	653	628	1,156	728	694	1,423	827	793	926	892	1,621	577	558	1,135	711	692	846	827	1,404
63	1,118	1,079	945	912	568	540	544	521	1,066	607	584	670	647	1,192	752	719	1,472	851	818	950	917	1,670	602	581	1,184	737	716	871	850	1,453
64	1,161	1,121	986	952	574	545	560	538	1,098	622	600	685	663	1,223	773	742	1,516	872	841	971	940	1,713	627	604	1,232	761	739	896	874	1,501
65+	1,509	1,457	1,283	1,238	747	709	728	699	1,428	809	780	891	862	1,590	1,005	965	1,970	1,134	1,094	1,263	1,221	2,228	815	786	1,601	990	961	1,165	1,136	1,951

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 1.2

Rating Region 2

Los Angeles County except those Zip Codes in Region 1

Percentage Change

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub & Spouse	Sub & Child		Sub & Children			Single		Sub & Spouse	Sub & Child		Sub & Children			Single		Sub & Spouse	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female		Male	Female	Male	Female	Family	Male	Female		Male	Female	Male	Female	Family	Male	Female		Male	Female	Male	Female	Family
<1	0%	0%	0%	0%	0%	0%	0%	0%	0%	37%	37%	27%	27%	-1%	0%	0%	0%	28%	28%	28%	28%	-1%	0%	0%	0%	23%	-16%	34%	0%	0%
1-4	0%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	-9%	-38%	34%	0%	0%
5-18	0%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	-9%	-38%	34%	0%	0%
19	3%	-3%	3%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	104%	0%	0%	46%	0%	34%	0%	0%
20	3%	-3%	3%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	104%	0%	0%	46%	0%	34%	0%	0%
21	3%	-3%	3%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	104%	0%	0%	46%	0%	34%	0%	0%
22	3%	-3%	3%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	104%	0%	0%	46%	0%	34%	0%	0%
23	3%	-3%	3%	-3%	0%	0%	0%	-2%	-2%	-1%	-1%	-1%	-1%	-1%	1%	-1%	-1%	0%	-1%	-1%	-1%	-1%	104%	0%	0%	46%	0%	34%	0%	0%
24	3%	-3%	3%	-3%	0%	0%	0%	-2%	-2%	-1%	-1%	-1%	-1%	-1%	1%	-1%	-1%	0%	-1%	-1%	-1%	-1%	104%	0%	0%	46%	0%	34%	0%	0%
25	3%	-3%	3%	-3%	0%	0%	2%	-3%	-2%	2%	0%	1%	0%	0%	1%	-2%	-1%	2%	0%	1%	0%	0%	104%	0%	0%	46%	0%	34%	0%	0%
26	3%	-3%	3%	-3%	0%	0%	2%	-1%	0%	2%	0%	1%	0%	0%	1%	-2%	0%	2%	0%	1%	0%	0%	104%	0%	0%	46%	0%	34%	0%	0%
27	3%	-3%	3%	-3%	0%	0%	2%	-3%	-1%	2%	0%	1%	0%	-1%	2%	-3%	-1%	2%	0%	1%	0%	0%	104%	0%	0%	46%	0%	34%	0%	0%
28	3%	-3%	3%	-3%	0%	0%	2%	-3%	-1%	2%	0%	1%	0%	-1%	2%	-3%	-1%	2%	0%	1%	-1%	-1%	98%	0%	0%	46%	0%	34%	0%	0%
29	3%	-4%	3%	-3%	0%	0%	1%	-3%	-1%	2%	0%	1%	0%	0%	2%	-3%	0%	2%	0%	1%	0%	0%	94%	0%	0%	45%	0%	33%	0%	0%
30	3%	-3%	2%	-3%	0%	0%	3%	-4%	-1%	3%	0%	2%	0%	0%	3%	-3%	0%	3%	0%	2%	0%	0%	91%	0%	0%	45%	0%	33%	0%	0%
31	2%	-3%	2%	-3%	0%	0%	2%	-3%	-1%	3%	0%	2%	0%	0%	3%	-3%	-1%	3%	0%	2%	0%	0%	86%	0%	0%	45%	0%	33%	0%	0%
32	2%	-3%	3%	-3%	0%	0%	2%	-3%	-1%	2%	0%	2%	0%	0%	2%	-3%	-1%	3%	0%	2%	0%	0%	83%	0%	0%	45%	0%	33%	0%	0%
33	2%	-3%	3%	-2%	0%	0%	3%	-3%	-1%	3%	0%	2%	0%	0%	3%	-3%	0%	3%	0%	2%	0%	0%	77%	0%	0%	45%	0%	33%	0%	0%
34	2%	-3%	3%	-2%	0%	0%	3%	-3%	0%	4%	2%	3%	1%	1%	2%	-3%	0%	5%	2%	3%	1%	1%	72%	0%	0%	45%	0%	33%	0%	0%
35	3%	-4%	3%	-3%	0%	0%	4%	-4%	0%	3%	-2%	2%	-1%	0%	3%	-4%	-1%	3%	-1%	2%	-1%	0%	67%	0%	0%	45%	0%	33%	0%	0%
36	3%	-3%	3%	-3%	0%	-1%	4%	-3%	0%	3%	-1%	2%	-1%	0%	3%	-4%	0%	3%	-1%	2%	-1%	0%	62%	0%	0%	45%	0%	33%	0%	0%
37	3%	-3%	3%	-4%	2%	-3%	4%	-4%	0%	3%	-2%	2%	-2%	0%	3%	-4%	-1%	3%	-1%	2%	-1%	0%	58%	0%	0%	45%	0%	33%	0%	0%
38	3%	-3%	3%	-3%	0%	0%	3%	-4%	-1%	5%	1%	4%	0%	1%	3%	-4%	-1%	5%	1%	3%	0%	1%	53%	0%	0%	45%	0%	33%	0%	0%
39	3%	-3%	3%	-3%	0%	0%	4%	-4%	0%	5%	0%	4%	0%	1%	4%	-4%	-1%	5%	0%	3%	0%	0%	48%	0%	0%	45%	0%	33%	0%	0%
40	5%	-5%	5%	-5%	0%	0%	4%	-4%	0%	3%	-3%	2%	-3%	-1%	4%	-4%	0%	3%	-2%	2%	-2%	0%	44%	0%	0%	45%	0%	33%	0%	0%
41	5%	-5%	5%	-5%	0%	0%	4%	-5%	-1%	3%	-3%	2%	-3%	-1%	4%	-4%	-1%	2%	-3%	2%	-2%	-1%	43%	0%	0%	45%	0%	33%	0%	0%
42	5%	-5%	5%	-5%	0%	0%	4%	-5%	0%	3%	-3%	2%	-3%	0%	4%	-4%	0%	3%	-3%	2%	-2%	0%	43%	0%	0%	45%	0%	33%	0%	0%
43	5%	-5%	5%	-5%	0%	0%	4%	-5%	-1%	3%	-4%	2%	-3%	-1%	4%	-5%	0%	3%	-3%	2%	-3%	-1%	42%	0%	0%	45%	0%	33%	0%	0%
44	4%	-5%	5%	-5%	3%	-3%	5%	-5%	-1%	3%	-4%	2%	-3%	-1%	5%	-5%	-1%	4%	-3%	2%	-3%	0%	43%	0%	0%	45%	0%	33%	0%	0%
45	4%	-5%	5%	-5%	4%	-4%	4%	-5%	-1%	3%	-4%	2%	-3%	-1%	4%	-5%	-1%	2%	-4%	2%	-3%	-1%	20%	-17%	0%	45%	0%	33%	0%	0%
46	5%	-5%	5%	-5%	5%	-5%	4%	-4%	-1%	3%	-4%	2%	-3%	-1%	4%	-4%	-1%	2%	-3%	2%	-3%	-1%	20%	-17%	0%	44%	0%	32%	0%	0%
47	5%	-5%	5%	-5%	6%	-6%	3%	-4%	0%	2%	-3%	2%	-3%	0%	3%	-3%	0%	2%	-3%	1%	-2%	-1%	17%	-15%	0%	40%	0%	30%	0%	0%
48	5%	-5%	5%	-5%	6%	-6%	2%	-2%	0%	1%	-2%	1%	-2%	0%	2%	-3%	-1%	1%	-2%	1%	-2%	-1%	15%	-14%	0%	35%	0%	27%	0%	0%
49	5%	-5%	5%	-5%	6%	-6%	1%	-1%	0%	0%	-1%	0%	-1%	-1%	1%	-1%	0%	0%	-1%	0%	-1%	0%	12%	-12%	0%	31%	0%	23%	0%	0%
50	3%	-4%	3%	-4%	6%	-7%	0%	0%	0%	0%	0%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	10%	-10%	0%	27%	0%	20%	0%	0%
51	2%	-3%	2%	-3%	6%	-6%	-2%	2%	0%	-2%	1%	-2%	1%	0%	-1%	2%	0%	-1%	1%	-1%	1%	0%	7%	-8%	0%	23%	0%	17%	0%	0%
52	2%	-3%	2%	-3%	6%	-6%	-2%	3%	0%	-2%	2%	-2%	1%	0%	-2%	3%	0%	-2%	2%	-2%	1%	0%	6%	-7%	0%	19%	0%	15%	0%	0%
53	2%	-3%	2%	-3%	5%	-6%	-3%	3%	0%	-2%	3%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	2%	-2%	0%	12%	0%	10%	0%	0%
54	2%	-3%	2%	-3%	4%	-5%	-3%	4%	0%	-3%	3%	-3%	3%	0%	-3%	4%	0%	-3%	3%	-2%	2%	0%	2%	-3%	0%	6%	0%	5%	0%	0%
55	1%	-1%	1%	-1%	2%	-2%	-3%	4%	0%	-3%	3%	-3%	3%	0%	-3%	4%	0%	-3%	3%	-2%	3%	0%	1%	-1%	0%	1%	0%	1%	0%	0%
56	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-3%	3%	0%	-3%	4%	0%	-3%	3%	-3%	3%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
57	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-3%	3%	0%	-3%	4%	0%	-3%	3%	-3%	3%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
58	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-2%	3%	0%	-3%	4%	0%	-3%	3%	-2%	2%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
59	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-2%	3%	-2%	2%	0%	-3%	3%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	0%	-1%	0%	-1%	0%
60	0%	1%	0%	0%	-2%	3%	-2%	3%	0%	-2%	3%	-2%	2%	0%	-3%	3%	0%	-2%	3%	-2%	2%	0%	-1%	1%	0%	0%	0%	-1%	0%	0%
61	-2%	2%	-2%	2%	-2%	3%	-2%	3%	0%	-2%	3%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%
62	-2%	2%	-2%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%
63	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-1%	2%	0%	-1%	2%	-1%	1%	0%
64	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	2%	-1%	1%	0%
65+	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	2%	-1%	1%	0%

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 1.3

Rating Region 3

Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																		
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	244	221	124	91	182	182	247	247	126	252	252	387	387	219	438	438	651	812
1-4	148	135	66	55	110	137	192	247	90	180	207	297	387	128	257	324	651	812
5-18	148	135	66	55	110	137	192	247	90	180	207	297	387	128	257	324	651	812
19	169	150	93	55	110	137	192	247	90	180	207	297	387	325	487	522	651	812
20	169	150	93	55	110	137	192	247	90	180	207	297	387	325	487	522	651	812
21	169	150	93	55	110	137	192	247	90	180	207	297	387	325	487	522	651	812
22	169	150	93	55	110	137	192	247	90	180	207	297	387	325	487	522	651	812
23	169	150	93	55	110	137	192	247	90	180	207	297	387	325	487	522	651	812
24	169	150	93	55	110	137	192	247	90	180	207	297	387	325	487	522	651	812
25	169	150	93	57	114	142	197	254	91	182	213	303	394	325	487	522	651	812
26	169	150	93	59	118	142	197	254	94	188	213	303	394	325	487	522	651	812
27	169	150	96	59	118	142	197	254	94	188	213	303	394	325	487	522	651	812
28	177	159	98	60	120	142	197	255	95	190	213	303	395	325	491	522	651	812
29	185	167	101	61	122	144	199	260	98	196	218	308	406	325	494	522	651	816
30	193	174	101	77	154	158	213	290	110	220	228	318	428	325	498	522	651	816
31	201	182	101	78	156	158	213	290	113	226	229	319	432	325	502	522	651	816
32	210	191	102	81	162	159	214	295	115	230	229	319	434	325	504	522	651	816
33	215	196	104	82	164	159	214	295	117	234	230	320	437	325	510	522	651	816
34	220	200	105	84	168	161	216	300	120	240	235	325	445	325	517	522	651	816
35	227	205	105	99	198	169	224	323	137	274	244	334	471	325	522	522	651	816
36	232	209	106	102	204	171	226	328	142	284	247	337	479	325	528	522	651	816
37	239	214	109	106	212	173	228	334	147	294	251	341	488	325	533	522	651	816
38	259	231	116	110	220	178	233	343	152	304	258	348	500	325	539	522	651	816
39	278	248	132	115	230	178	233	346	159	318	258	348	506	325	545	522	651	816
40	303	269	147	123	246	180	235	358	170	340	263	353	523	325	552	522	651	816
41	323	287	156	128	256	185	240	368	176	352	268	358	534	325	553	522	651	816
42	344	303	157	132	264	189	244	376	183	366	275	365	548	325	554	522	651	816
43	362	319	157	140	280	196	251	391	194	388	286	376	570	328	559	522	651	819
44	382	335	161	148	296	204	259	407	204	408	295	385	589	330	562	522	651	821
45	401	353	164	155	310	210	265	420	215	430	305	395	610	278	566	522	651	822
46	420	369	166	161	322	216	271	432	224	448	314	404	628	279	569	522	651	825
47	438	385	172	172	344	227	282	454	238	476	328	418	656	285	581	522	651	837
48	464	404	183	189	378	244	299	488	260	520	350	440	700	294	598	522	651	854
49	490	423	197	203	406	258	313	516	281	562	371	461	742	303	613	522	651	869
50	510	437	211	219	438	274	329	548	302	604	392	482	784	310	627	522	651	883
51	530	451	224	228	456	283	338	566	315	630	405	495	810	318	642	522	651	898
52	555	471	234	243	486	298	353	596	335	670	425	515	850	327	658	522	651	914
53	614	518	241	259	518	314	369	628	357	714	447	537	894	342	686	522	651	942
54	671	563	245	275	550	330	385	660	380	760	470	560	940	370	741	522	651	997
55	718	601	253	290	580	345	400	690	401	802	491	581	982	389	780	522	651	1,036
56	774	646	267	308	616	363	418	726	425	850	515	605	1,030	417	835	545	673	1,091
57	832	692	302	326	652	381	436	762	451	902	541	631	1,082	443	886	571	699	1,142
58	873	733	348	347	694	402	457	804	479	958	569	659	1,138	466	934	594	722	1,190
59	914	774	402	367	734	422	477	844	508	1,016	598	688	1,196	489	980	617	745	1,236
60	945	805	456	427	854	482	537	964	589	1,178	679	769	1,358	507	1,015	635	763	1,271
61	975	836	499	447	894	502	557	1,004	619	1,238	709	799	1,418	524	1,048	652	780	1,304
62	1,015	877	525	465	930	520	575	1,040	643	1,286	733	823	1,466	549	1,096	677	805	1,352
63	1,055	916	531	482	964	537	592	1,074	665	1,330	755	845	1,510	571	1,142	699	827	1,398
64	1,095	957	536	495	990	550	605	1,100	683	1,366	773	863	1,546	594	1,186	722	850	1,442
65+	1,424	1,244	697	644	1,287	715	787	1,430	888	1,776	1,005	1,122	2,010	772	1,542	939	1,105	1,875

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 1.3

Rating Region 3

Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	244	244	221	221	124	124	91	91	183	138	138	194	194	249	126	126	252	207	207	297	297	388	219	219	438	358	522	487	651	812
1-4	148	148	135	135	66	66	55	55	111	138	138	194	194	249	90	90	180	207	207	297	297	388	128	128	257	358	522	487	651	812
5-18	148	148	135	135	66	66	55	55	111	138	138	194	194	249	90	90	180	207	207	297	297	388	128	128	257	358	522	487	651	812
19	164	174	146	155	93	93	55	55	111	138	138	194	194	249	90	90	180	207	207	297	297	388	128	128	257	358	522	487	651	812
20	164	174	146	155	93	93	55	55	111	138	138	194	194	249	90	90	180	207	207	297	297	388	161	325	487	358	522	487	651	812
21	164	174	146	155	93	93	55	55	111	138	138	194	194	249	90	90	180	207	207	297	297	388	161	325	487	358	522	487	651	812
22	164	174	146	155	93	93	55	55	111	138	138	194	194	249	90	90	180	207	207	297	297	388	161	325	487	358	522	487	651	812
23	164	174	146	155	93	93	55	56	112	138	139	194	195	250	90	91	181	207	209	297	299	389	161	325	487	358	522	487	651	812
24	164	174	146	155	93	93	55	56	112	138	139	194	195	250	90	91	181	207	209	297	299	389	161	325	487	358	522	487	651	812
25	164	174	146	155	93	93	56	58	115	139	140	195	196	253	91	92	184	209	210	299	300	391	161	325	487	358	522	487	651	812
26	164	174	146	155	93	93	58	60	118	139	141	195	197	255	92	96	189	209	211	299	301	395	161	325	487	358	522	487	651	812
27	164	174	146	155	96	96	58	60	118	139	141	195	197	255	92	96	189	209	211	299	301	395	161	325	487	358	522	487	651	812
28	172	184	154	165	98	98	59	62	122	140	144	196	199	259	93	98	192	209	214	299	304	398	165	325	491	358	522	487	651	812
29	180	192	162	173	101	101	60	63	124	141	145	197	201	261	96	100	196	211	215	301	305	401	169	325	494	361	522	490	651	816
30	188	199	169	179	101	101	75	80	155	154	159	210	214	290	107	113	221	221	227	311	318	425	172	325	498	361	522	490	651	816
31	196	207	178	187	101	101	76	81	158	154	159	210	214	291	110	116	226	221	227	311	318	428	176	325	502	361	522	490	651	816
32	205	216	186	196	102	102	79	83	162	154	159	210	214	293	112	118	231	222	229	313	319	431	179	325	504	361	522	490	651	816
33	210	222	191	201	104	104	80	84	165	154	159	210	214	295	113	121	235	222	230	313	320	434	184	325	510	361	522	490	651	816
34	215	227	195	206	105	105	82	87	169	154	159	210	214	297	117	123	241	224	230	314	320	438	191	325	517	361	522	490	651	816
35	221	235	199	212	105	105	96	103	199	165	171	220	227	324	132	142	275	235	245	325	335	468	196	325	522	361	522	490	651	816
36	226	240	203	216	105	108	99	106	206	166	173	221	228	328	137	147	285	239	249	329	339	477	202	325	528	361	522	490	651	816
37	232	247	208	221	106	112	103	110	213	168	175	224	231	334	142	152	295	241	251	331	341	484	207	325	533	361	522	490	651	816
38	251	268	225	239	116	116	106	115	221	169	177	225	233	340	147	159	306	245	256	335	346	494	213	325	539	361	522	490	651	816
39	270	288	241	256	132	132	111	120	232	170	180	226	235	347	153	166	320	247	260	338	350	504	220	325	545	361	522	490	651	816
40	290	319	257	284	147	147	118	128	247	176	187	232	242	361	164	177	341	255	269	345	359	523	226	325	552	361	522	490	651	816
41	309	341	274	302	156	156	123	133	256	180	190	235	246	369	170	184	354	261	275	351	365	535	227	325	553	361	522	490	651	816
42	329	363	290	319	157	157	127	139	267	184	196	240	252	379	176	192	369	267	284	358	374	550	229	325	554	361	522	490	651	816
43	346	382	305	337	157	157	134	147	282	191	204	247	260	395	186	204	390	277	295	368	385	572	231	328	559	362	522	491	651	819
44	365	403	321	353	157	166	141	156	298	197	212	253	268	410	195	216	411	285	306	375	396	592	232	330	562	362	522	491	651	821
45	383	423	337	372	157	172	149	163	313	205	219	261	275	425	206	226	433	296	316	386	406	613	233	332	566	362	522	491	651	823
46	401	443	352	389	157	176	155	169	325	211	225	267	281	436	215	234	449	305	324	395	414	629	234	334	569	363	522	492	651	827
47	419	462	368	405	163	184	167	178	346	223	234	278	290	457	231	246	478	321	336	411	426	658	244	336	581	373	522	502	651	839
48	444	489	386	426	173	195	184	194	378	240	249	296	305	490	255	267	523	345	358	435	448	703	257	340	598	386	522	515	651	856
49	468	516	405	446	186	211	202	205	407	257	261	313	317	519	279	284	563	369	374	459	464	743	271	342	613	400	522	529	651	871
50	494	530	423	455	199	225	219	218	438	275	274	331	330	549	302	301	604	393	391	483	482	785	282	344	627	411	522	540	651	885
51	519	544	441	464	211	239	231	224	455	287	280	342	335	567	319	309	628	409	399	499	489	808	295	346	642	424	522	553	651	900
52	543	570	460	484	221	250	248	237	485	304	292	360	348	597	343	326	669	433	416	523	507	850	309	349	658	438	522	567	651	916
53	600	630	506	532	229	255	266	250	517	321	306	377	362	628	366	346	713	456	436	547	527	893	334	351	686	463	522	592	651	944
54	656	689	550	578	235	257	284	264	549	340	320	396	376	661	393	365	758	483	455	573	545	939	361	380	741	490	522	619	651	999
55	712	725	596	607	249	257	299	278	578	355	334	411	390	690	414	385	800	504	475	594	565	980	386	393	780	515	522	644	651	1,038
56	768	782	641	652	273	259	318	295	613	374	350	429	406	725	439	408	847	529	498	619	588	1,027	413	421	835	542	550	671	679	1,093
57	825	840	686	699	309	293	336	313	650	392	369	448	425	762	465	433	898	555	523	646	613	1,079	439	447	886	568	576	697	705	1,144
58	866	882	727	740	356	339	357	334	692	413	390	469	446	804	494	461	956	584	552	674	642	1,136	462	471	934	591	600	720	729	1,192
59	907	923	768	782	411	391	377	355	733	433	411	489	467	844	522	490	1,012	612	580	702	671	1,193	485	494	980	614	623	743	752	1,238
60	949	939	808	801	467	443	438	413	851	493	469	549	525	963	604	570	1,175	694	661	785	751	1,355	510	504	1,015	639	633	768	762	1,273
61	990	956	849	820	511	485	457	435	893	513	491	569	547	1,005	632	602	1,234	722	692	812	782	1,414	533	514	1,048	662	643	791	772	1,306
62	1,031	995	890	860	537	510	475	453	928	531	508	586	564	1,039	656	626	1,282	746	716	836	806	1,462	558	538	1,096	687	667	816	796	1,354
63	1,072	1,034	931	898	543	517	491	470	962	547	526	603	582	1,073	678	649	1,328	768	739	858	830	1,508	580	561	1,142	709	690	838	819	1,400
64	1,113	1,074	972	938	549	521	504	484	988	560	540	615	596	1,100	696	668	1,364	786	758	876	848	1,544	603	582	1,186	732	711	861	840	1,444
65+	1,447	1,397	1,264	1,220	713	678	655	629	1,285	728	703	800	775	1,430	905	868	1,774	1,021	986	1,139	1,103	2,008	785	757	1,542	952	925	1,120	1,093	1,878

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 1.3

Rating Region 3

Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

Percentage Change

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub & Spouse	Sub & Child		Sub & Children			Single		Sub & Spouse	Sub & Child		Sub & Children			Single		Sub & Spouse	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female		Male	Female	Male	Female	Family	Male	Female		Male	Female	Male	Female	Family	Male	Female		Male	Female	Male	Female	Family
<1	0%	0%	0%	0%	0%	0%	0%	0%	-1%	32%	32%	27%	27%	-1%	0%	0%	0%	22%	22%	30%	30%	0%	0%	0%	0%	22%	-16%	34%	0%	0%
1-4	0%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-9%	-38%	34%	0%	0%
5-18	0%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-9%	-38%	34%	0%	0%
19	3%	-3%	3%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	102%	0%	0%	46%	0%	34%	0%	0%
20	3%	-3%	3%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	102%	0%	0%	46%	0%	34%	0%	0%
21	3%	-3%	3%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	102%	0%	0%	46%	0%	34%	0%	0%
22	3%	-3%	3%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	102%	0%	0%	46%	0%	34%	0%	0%
23	3%	-3%	3%	-3%	0%	0%	0%	-2%	-2%	-1%	-1%	-1%	-2%	-1%	0%	-1%	-1%	0%	-1%	0%	-1%	-1%	102%	0%	0%	46%	0%	34%	0%	0%
24	3%	-3%	3%	-3%	0%	0%	0%	-2%	-2%	-1%	-1%	-1%	-2%	-1%	0%	-1%	-1%	0%	-1%	0%	-1%	-1%	102%	0%	0%	46%	0%	34%	0%	0%
25	3%	-3%	3%	-3%	0%	0%	2%	-2%	-1%	2%	1%	1%	1%	0%	0%	-1%	-1%	2%	1%	1%	1%	1%	102%	0%	0%	46%	0%	34%	0%	0%
26	3%	-3%	3%	-3%	0%	0%	2%	-2%	0%	2%	1%	1%	0%	0%	2%	-2%	-1%	2%	1%	1%	1%	0%	102%	0%	0%	46%	0%	34%	0%	0%
27	3%	-3%	3%	-3%	0%	0%	2%	-2%	0%	2%	1%	1%	0%	0%	2%	-2%	-1%	2%	1%	1%	1%	0%	102%	0%	0%	46%	0%	34%	0%	0%
28	3%	-4%	3%	-4%	0%	0%	2%	-3%	-2%	1%	-1%	1%	-1%	-2%	2%	-3%	-1%	2%	0%	1%	0%	-1%	97%	0%	0%	46%	0%	34%	0%	0%
29	3%	-4%	3%	-3%	0%	0%	2%	-3%	-2%	2%	-1%	1%	-1%	0%	2%	-2%	0%	3%	1%	2%	1%	1%	92%	0%	0%	45%	0%	33%	0%	0%
30	3%	-3%	3%	-3%	0%	0%	3%	-4%	-1%	3%	-1%	1%	0%	0%	3%	-3%	0%	3%	0%	2%	0%	1%	89%	0%	0%	45%	0%	33%	0%	0%
31	3%	-3%	2%	-3%	0%	0%	3%	-4%	-1%	3%	-1%	1%	0%	0%	3%	-3%	0%	4%	1%	3%	0%	1%	85%	0%	0%	45%	0%	33%	0%	0%
32	2%	-3%	3%	-3%	0%	0%	3%	-2%	0%	3%	0%	2%	0%	1%	3%	-3%	0%	3%	0%	2%	0%	1%	82%	0%	0%	45%	0%	33%	0%	0%
33	2%	-3%	3%	-2%	0%	0%	2%	-2%	-1%	3%	0%	2%	0%	0%	4%	-3%	0%	4%	0%	2%	0%	1%	77%	0%	0%	45%	0%	33%	0%	0%
34	2%	-3%	3%	-3%	0%	0%	2%	-3%	-1%	5%	1%	3%	1%	1%	3%	-2%	0%	5%	2%	4%	2%	2%	70%	0%	0%	45%	0%	33%	0%	0%
35	3%	-3%	3%	-3%	0%	0%	3%	-4%	-1%	2%	-1%	2%	-1%	0%	4%	-4%	0%	4%	0%	3%	0%	1%	66%	0%	0%	45%	0%	33%	0%	0%
36	3%	-3%	3%	-3%	1%	-2%	3%	-4%	-1%	3%	-1%	2%	-1%	0%	4%	-3%	0%	3%	-1%	2%	-1%	0%	61%	0%	0%	45%	0%	33%	0%	0%
37	3%	-3%	3%	-3%	3%	-3%	3%	-4%	0%	3%	-1%	2%	-1%	0%	4%	-3%	0%	4%	0%	3%	0%	1%	57%	0%	0%	45%	0%	33%	0%	0%
38	3%	-3%	3%	-3%	0%	0%	4%	-4%	0%	5%	1%	4%	0%	1%	3%	-4%	-1%	5%	1%	4%	1%	1%	53%	0%	0%	45%	0%	33%	0%	0%
39	3%	-3%	3%	-3%	0%	0%	4%	-4%	-1%	5%	-1%	3%	-1%	0%	4%	-4%	-1%	4%	-1%	3%	-1%	0%	48%	0%	0%	45%	0%	33%	0%	0%
40	4%	-5%	5%	-5%	0%	0%	4%	-4%	0%	2%	-4%	1%	-3%	-1%	4%	-4%	0%	3%	-2%	2%	-2%	0%	44%	0%	0%	45%	0%	33%	0%	0%
41	5%	-5%	5%	-5%	0%	0%	4%	-4%	0%	3%	-3%	2%	-2%	0%	4%	-4%	-1%	3%	-3%	2%	-2%	0%	43%	0%	0%	45%	0%	33%	0%	0%
42	5%	-5%	4%	-5%	0%	0%	4%	-5%	-1%	3%	-4%	2%	-3%	-1%	4%	-5%	-1%	3%	-3%	2%	-2%	0%	42%	0%	0%	45%	0%	33%	0%	0%
43	5%	-5%	5%	-5%	0%	0%	4%	-5%	-1%	3%	-4%	2%	-3%	-1%	4%	-5%	-1%	3%	-3%	2%	-2%	0%	42%	0%	0%	44%	0%	33%	0%	0%
44	5%	-5%	4%	-5%	3%	-3%	5%	-5%	-1%	4%	-4%	2%	-3%	-1%	5%	-6%	-1%	4%	-4%	3%	-3%	-1%	42%	0%	0%	44%	0%	33%	0%	0%
45	5%	-5%	5%	-5%	4%	-5%	4%	-5%	-1%	2%	-4%	2%	-4%	-1%	4%	-5%	-1%	3%	-3%	2%	-3%	0%	19%	-16%	0%	44%	0%	33%	0%	0%
46	5%	-5%	5%	-5%	6%	-6%	4%	-5%	-1%	2%	-4%	1%	-4%	-1%	4%	-4%	0%	3%	-3%	2%	-2%	0%	19%	-16%	0%	44%	0%	32%	0%	0%
47	5%	-5%	5%	-5%	6%	-7%	3%	-3%	-1%	2%	-3%	1%	-3%	-1%	3%	-3%	0%	2%	-2%	2%	-2%	0%	17%	-15%	0%	40%	0%	30%	0%	0%
48	5%	-5%	5%	-5%	6%	-6%	3%	-3%	0%	2%	-2%	1%	-2%	0%	2%	-3%	-1%	1%	-2%	1%	-2%	0%	14%	-14%	0%	35%	0%	26%	0%	0%
49	5%	-5%	4%	-5%	6%	-7%	0%	-1%	0%	0%	-1%	0%	-1%	-1%	1%	-1%	0%	1%	-1%	0%	-1%	0%	12%	-11%	0%	31%	0%	23%	0%	0%
50	3%	-4%	3%	-4%	6%	-6%	0%	0%	0%	0%	0%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	10%	-10%	0%	27%	0%	21%	0%	0%
51	2%	-3%	2%	-3%	6%	-6%	-1%	2%	0%	-1%	1%	-1%	1%	0%	-1%	2%	0%	-1%	2%	-1%	1%	0%	8%	-8%	0%	23%	0%	18%	0%	0%
52	2%	-3%	2%	-3%	6%	-6%	-2%	3%	0%	-2%	2%	-2%	1%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	6%	-6%	0%	19%	0%	15%	0%	0%
53	2%	-3%	2%	-3%	5%	-5%	-3%	4%	0%	-2%	3%	-2%	2%	0%	-2%	3%	0%	-2%	3%	-2%	2%	0%	2%	-3%	0%	13%	0%	10%	0%	0%
54	2%	-3%	2%	-3%	4%	-5%	-3%	4%	0%	-3%	3%	-3%	2%	0%	-3%	4%	0%	-3%	3%	-2%	3%	0%	2%	-3%	0%	7%	0%	5%	0%	0%
55	1%	-1%	1%	-1%	2%	-2%	-3%	4%	0%	-3%	3%	-3%	3%	0%	-3%	4%	0%	-3%	3%	-2%	3%	0%	1%	-1%	0%	1%	0%	1%	0%	0%
56	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	4%	-3%	3%	0%	-3%	4%	0%	-3%	3%	-2%	3%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
57	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-3%	3%	0%	-3%	4%	0%	-3%	3%	-2%	3%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
58	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-3%	2%	0%	-3%	4%	0%	-3%	3%	-2%	3%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
59	1%	-1%	1%	-1%	-2%	3%	-3%	3%	0%	-3%	3%	-2%	2%	0%	-3%	4%	0%	-2%	3%	-2%	3%	0%	1%	-1%	0%	0%	-1%	0%	-1%	0%
60	0%	1%	0%	0%	-2%	3%	-3%	3%	0%	-2%	3%	-2%	2%	0%	-2%	3%	0%	-2%	3%	-2%	2%	0%	-1%	1%	0%	-1%	0%	-1%	0%	0%
61	-2%	2%	-2%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-2%	1%	-1%	1%	0%
62	-2%	2%	-1%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%
63	-2%	2%	-2%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%
64	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-2%	2%	-1%	2%	0%	-1%	2%	0%	-1%	2%	-1%	1%	0%
65+	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-2%	2%	-1%	2%	0%	-2%	2%	0%	-1%	2%	-1%	1%	0%

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 1.4

Rating Region 4

Riverside, San Bernardino, Santa Barbara, and Ventura Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	198	186	98	90	180	180	250	250	125	250	250	373	373	223	447	447	663	827
1-4	121	112	53	56	112	138	194	250	78	156	191	282	373	131	262	331	663	827
5-18	121	112	53	56	112	138	194	250	78	156	191	282	373	131	262	331	663	827
19	135	128	74	56	112	138	194	250	91	182	204	282	373	332	495	532	663	827
20	135	128	74	56	112	138	194	250	91	182	204	282	373	332	495	532	663	827
21	135	128	74	56	112	138	194	250	91	182	204	282	373	332	495	532	663	827
22	135	128	74	56	112	138	194	250	91	182	204	282	373	332	495	532	663	827
23	135	128	74	57	114	139	195	252	91	182	204	282	373	332	495	532	663	827
24	135	128	74	57	114	139	195	252	91	182	204	282	373	332	495	532	663	827
25	135	128	74	58	116	142	198	256	92	184	209	287	379	332	495	532	663	827
26	135	128	74	60	120	142	198	256	95	190	209	287	379	332	495	532	663	827
27	135	128	76	60	120	142	198	256	95	190	209	287	379	332	495	532	663	827
28	142	134	78	61	122	142	198	258	98	196	209	287	385	332	500	532	663	827
29	149	140	80	63	126	146	202	265	99	198	214	292	391	332	503	532	663	830
30	155	146	80	76	152	157	213	289	105	210	217	295	400	332	507	532	663	830
31	162	152	80	77	154	157	213	289	110	220	220	298	408	332	511	532	663	830
32	169	158	81	79	158	157	213	292	114	228	222	300	414	332	514	532	663	830
33	174	163	84	81	162	157	213	294	115	230	222	300	414	332	521	532	663	830
34	179	167	85	83	166	160	216	299	119	238	226	304	423	332	527	532	663	830
35	184	172	85	91	182	162	218	309	129	258	227	305	434	332	532	532	663	830
36	189	176	85	94	188	163	219	313	131	262	227	305	436	332	538	532	663	830
37	193	180	87	98	196	165	221	319	136	272	230	308	444	332	544	532	663	830
38	209	193	93	102	204	170	226	328	141	282	236	314	455	332	551	532	663	832
39	226	208	105	106	212	170	226	330	146	292	236	314	457	332	558	532	663	832
40	246	225	118	113	226	171	227	340	156	312	237	315	471	332	564	532	663	832
41	263	240	126	118	236	176	232	350	163	326	244	322	485	332	566	532	663	832
42	279	253	127	123	246	181	237	360	170	340	250	328	498	332	567	532	663	832
43	295	267	127	129	258	186	242	371	178	356	258	336	514	334	570	532	663	835
44	310	280	130	137	274	194	250	387	190	380	269	347	537	338	574	532	663	838
45	325	295	132	142	284	198	254	396	197	394	275	353	550	283	578	532	663	840
46	340	309	133	147	294	203	259	406	203	406	281	359	562	285	581	532	663	843
47	357	322	138	157	314	213	269	426	216	432	294	372	588	291	592	532	663	854
48	377	338	148	178	356	234	290	468	245	490	323	401	646	301	610	532	663	872
49	398	354	159	197	394	253	309	506	273	546	351	429	702	309	627	532	663	889
50	415	365	169	219	438	275	331	550	302	604	380	458	760	317	640	532	663	902
51	431	376	179	228	456	284	340	568	315	630	393	471	786	325	657	532	663	919
52	451	391	188	243	486	299	355	598	335	670	413	491	826	334	673	532	663	935
53	498	431	193	259	518	315	371	630	357	714	435	513	870	350	702	532	663	964
54	545	471	198	275	550	331	387	662	380	760	458	536	916	378	757	532	663	1,019
55	583	503	203	289	578	345	401	690	398	796	476	554	952	399	799	532	663	1,061
56	629	542	214	306	612	362	418	724	423	846	501	579	1,002	426	852	557	688	1,114
57	676	581	244	325	650	381	437	762	449	898	527	605	1,054	452	905	583	714	1,167
58	710	615	282	345	690	401	457	802	476	952	554	632	1,108	475	951	606	737	1,213
59	743	648	324	366	732	422	478	844	506	1,012	584	662	1,168	499	1,000	630	761	1,262
60	768	674	368	420	840	476	532	952	580	1,160	658	736	1,316	517	1,035	648	779	1,297
61	790	699	404	440	880	496	552	992	609	1,218	687	765	1,374	534	1,068	665	796	1,330
62	824	732	423	459	918	515	571	1,030	633	1,266	711	789	1,422	558	1,115	689	820	1,377
63	857	765	429	475	950	531	587	1,062	655	1,310	733	811	1,466	582	1,162	713	844	1,424
64	889	796	433	488	976	544	600	1,088	674	1,348	752	830	1,504	605	1,208	736	867	1,470
65+	1,156	1,035	563	634	1,269	707	780	1,414	876	1,752	978	1,079	1,955	787	1,570	957	1,127	1,911

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 1.4

Rating Region 4

Riverside, San Bernardino, Santa Barbara, and Ventura Counties

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	198	198	186	186	98	98	90	90	181	139	139	196	196	253	125	125	250	205	205	284	284	375	223	223	447	363	532	494	663	827
1-4	121	121	112	112	53	53	56	56	113	139	139	196	196	253	78	78	157	205	205	284	284	375	131	131	262	363	532	494	663	827
5-18	121	121	112	112	53	53	56	56	113	139	139	196	196	253	78	78	157	205	205	284	284	375	131	131	262	363	532	494	663	827
19	131	139	124	132	74	74	56	56	113	139	139	196	196	253	91	91	182	205	205	284	284	375	163	332	495	363	532	494	663	827
20	131	139	124	132	74	74	56	56	113	139	139	196	196	253	91	91	182	205	205	284	284	375	163	332	495	363	532	494	663	827
21	131	139	124	132	74	74	56	56	113	139	139	196	196	253	91	91	182	205	205	284	284	375	163	332	495	363	532	494	663	827
22	131	139	124	132	74	74	56	56	113	139	139	196	196	253	91	91	182	205	205	284	284	375	163	332	495	363	532	494	663	827
23	131	139	124	132	74	74	56	58	115	139	140	196	197	254	91	92	184	205	206	284	285	376	163	332	495	363	532	494	663	827
24	131	139	124	132	74	74	56	58	115	139	140	196	197	254	91	92	184	205	206	284	285	376	163	332	495	363	532	494	663	827
25	131	139	124	132	74	74	58	59	117	140	141	197	198	256	92	93	186	206	207	285	286	379	163	332	495	363	532	494	663	827
26	131	139	124	132	74	74	59	61	120	140	141	197	198	259	93	97	191	206	209	285	287	383	163	332	495	363	532	494	663	827
27	131	139	124	132	76	76	59	61	120	140	141	197	198	259	93	97	191	206	209	285	287	383	163	332	495	363	532	494	663	827
28	138	147	130	138	78	78	60	63	124	140	144	197	201	261	96	100	196	207	211	286	290	386	167	332	500	363	532	494	663	827
29	145	154	135	145	80	80	61	65	126	141	145	198	202	263	97	102	200	209	214	287	292	390	171	332	503	366	532	498	663	830
30	151	159	142	151	80	80	74	79	153	153	158	210	214	289	102	108	211	211	217	290	296	399	174	332	507	366	532	498	663	830
31	158	166	148	157	80	80	75	80	155	153	158	210	214	290	107	113	221	214	220	292	299	406	179	332	511	366	532	498	663	830
32	165	174	154	162	81	81	77	82	160	153	158	210	214	292	111	117	229	215	221	294	300	411	182	332	514	366	532	498	663	830
33	169	179	159	167	84	84	79	83	162	153	158	210	214	293	112	118	231	215	221	294	300	413	189	332	521	366	532	498	663	830
34	174	184	162	172	85	85	81	85	167	153	158	210	214	296	116	122	239	216	222	295	301	418	194	332	527	366	532	498	663	830
35	179	191	167	178	85	85	88	94	182	156	162	213	219	307	125	133	259	220	229	299	307	433	200	332	532	366	532	498	663	830
36	184	195	171	181	85	86	91	98	190	159	166	216	223	314	126	136	262	220	229	299	307	435	205	332	538	366	532	498	663	830
37	188	200	175	187	85	90	95	102	197	160	167	217	224	319	131	141	272	221	231	300	310	441	212	332	544	366	532	498	663	830
38	203	216	188	200	93	93	98	106	205	162	170	219	227	326	136	147	284	224	235	302	314	450	219	332	551	369	532	500	663	832
39	220	234	202	215	105	105	102	110	212	162	170	219	227	330	141	152	294	225	236	304	315	456	225	332	558	369	532	500	663	832
40	235	260	215	237	118	118	109	118	227	167	176	224	233	342	150	164	314	231	245	310	324	474	232	332	564	369	532	500	663	832
41	251	277	229	253	126	126	113	124	238	171	182	228	239	353	157	171	329	237	251	316	330	488	233	332	566	369	532	500	663	832
42	267	294	242	267	127	127	118	128	247	176	187	233	244	362	164	177	341	244	257	323	336	500	234	332	567	369	532	500	663	832
43	282	311	255	281	127	127	124	135	260	182	194	239	250	375	171	187	359	251	267	330	346	518	235	334	570	369	532	500	663	835
44	296	326	268	295	127	134	131	145	276	188	202	245	259	390	181	200	381	260	279	339	358	539	236	338	574	369	532	500	663	838
45	311	343	282	311	127	137	137	149	287	194	206	250	263	400	189	206	395	267	285	346	364	553	237	340	578	369	532	500	663	840
46	325	358	295	325	127	141	141	154	296	198	211	255	268	410	195	212	408	274	291	353	370	565	239	342	581	370	532	501	663	844
47	341	376	308	339	131	147	152	162	314	209	219	266	276	428	210	224	434	289	302	368	381	592	247	344	592	379	532	510	663	855
48	360	398	323	356	140	157	174	182	356	231	239	288	296	470	240	251	492	319	330	398	409	649	262	348	610	393	532	524	663	872
49	380	419	338	373	150	169	196	199	396	253	256	310	313	510	271	275	547	350	354	429	433	704	276	350	627	408	532	539	663	889
50	401	431	352	380	160	181	219	218	438	276	275	333	332	551	302	301	604	381	380	460	459	762	288	352	640	419	532	550	663	902
51	421	443	368	386	169	192	231	224	455	288	281	345	338	569	319	309	628	398	388	477	466	786	302	354	657	433	532	564	663	919
52	441	464	383	401	177	201	248	237	485	305	293	362	350	599	343	326	669	421	405	500	484	827	315	358	673	447	532	578	663	936
53	487	512	421	443	184	205	266	250	517	323	307	379	364	630	366	346	713	445	425	524	504	871	342	360	702	473	532	604	663	965
54	533	560	460	484	190	207	284	264	549	341	321	398	378	663	393	365	758	472	444	550	523	916	369	388	757	500	532	631	663	1,019
55	578	589	499	508	200	207	298	277	576	355	334	412	391	690	411	383	795	490	461	569	540	952	395	403	799	527	534	658	666	1,061
56	624	636	537	547	219	207	317	293	611	374	350	431	407	725	438	405	843	517	484	595	563	1,001	422	430	852	553	561	684	692	1,115
57	670	683	576	587	250	237	335	312	648	392	369	449	426	762	463	431	895	542	510	620	589	1,052	448	457	905	579	588	710	719	1,167
58	704	717	610	622	289	274	355	332	687	412	389	469	446	801	490	459	950	569	538	648	617	1,108	471	480	951	602	611	733	742	1,214
59	737	751	643	655	332	315	376	354	730	433	411	490	468	844	519	489	1,009	598	568	677	647	1,166	495	504	1,000	627	636	758	767	1,263
60	771	764	677	670	376	358	431	406	837	488	463	544	520	951	594	562	1,156	673	641	752	719	1,314	520	514	1,035	651	646	782	777	1,297
61	803	775	710	685	413	392	450	428	879	507	485	564	542	993	622	592	1,214	701	671	779	749	1,372	543	524	1,068	674	656	806	787	1,331
62	837	808	744	718	433	411	468	447	915	525	504	582	561	1,029	646	617	1,263	724	696	803	774	1,421	567	548	1,115	698	679	829	810	1,377
63	870	840	777	750	439	417	484	463	948	541	520	598	577	1,062	668	639	1,308	747	718	826	797	1,466	591	570	1,162	722	701	854	832	1,424
64	903	871	809	781	443	421	497	477	974	554	534	611	591	1,088	687	659	1,347	766	738	845	817	1,504	614	593	1,208	746	725	877	856	1,471
65+	1,174	1,133	1,052	1,016	577	548	646	620	1,266	720	694	794	769	1,415	893	857	1,751	996	960	1,099	1,062	1,956	799	771	1,571	969	942	1,140	1,113	1,912

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 1.4

Rating Region 4

Riverside, San Bernardino, Santa Barbara, and Ventura Counties

Percentage Change

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	0%	0%	0%	0%	0%	0%	0%	0%	-1%	29%	29%	28%	28%	-1%
1-4	0%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%
5-18	0%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%
19	3%	-3%	3%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%
20	3%	-3%	3%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%
21	3%	-3%	3%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%
22	3%	-3%	3%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%
23	3%	-3%	3%	-3%	0%	0%	2%	-2%	-1%	0%	-1%	-1%	-1%	-1%
24	3%	-3%	3%	-3%	0%	0%	2%	-2%	-1%	0%	-1%	-1%	-1%	-1%
25	3%	-3%	3%	-3%	0%	0%	0%	-2%	-1%	1%	1%	1%	0%	0%
26	3%	-3%	3%	-3%	0%	0%	2%	-2%	0%	1%	1%	1%	0%	-1%
27	3%	-3%	3%	-3%	0%	0%	2%	-2%	0%	1%	1%	1%	0%	-1%
28	3%	-3%	3%	-3%	0%	0%	2%	-3%	-2%	1%	-1%	1%	-1%	-1%
29	3%	-3%	4%	-3%	0%	0%	3%	-3%	0%	4%	1%	2%	0%	1%
30	3%	-3%	3%	-3%	0%	0%	3%	-4%	-1%	3%	-1%	1%	0%	0%
31	3%	-2%	3%	-3%	0%	0%	3%	-4%	-1%	3%	-1%	1%	0%	0%
32	2%	-3%	3%	-2%	0%	0%	3%	-4%	-1%	3%	-1%	1%	0%	0%
33	3%	-3%	3%	-2%	0%	0%	3%	-2%	0%	3%	-1%	1%	0%	0%
34	3%	-3%	3%	-3%	0%	0%	2%	-2%	-1%	5%	1%	3%	1%	1%
35	3%	-4%	3%	-3%	0%	0%	3%	-3%	0%	4%	0%	2%	0%	1%
36	3%	-3%	3%	-3%	0%	-1%	3%	-4%	-1%	3%	-2%	1%	-2%	0%
37	3%	-4%	3%	-4%	2%	-3%	3%	-4%	-1%	3%	-1%	2%	-1%	0%
38	3%	-3%	3%	-4%	0%	0%	4%	-4%	0%	5%	0%	3%	0%	1%
39	3%	-3%	3%	-3%	0%	0%	4%	-4%	0%	5%	0%	3%	0%	0%
40	5%	-5%	5%	-5%	0%	0%	4%	-4%	0%	2%	-3%	1%	-3%	-1%
41	5%	-5%	5%	-5%	0%	0%	4%	-5%	-1%	3%	-3%	2%	-3%	-1%
42	4%	-5%	5%	-5%	0%	0%	4%	-4%	0%	3%	-3%	2%	-3%	-1%
43	5%	-5%	5%	-5%	0%	0%	4%	-4%	-1%	2%	-4%	1%	-3%	-1%
44	5%	-5%	4%	-5%	2%	-3%	5%	-6%	-1%	3%	-4%	2%	-3%	-1%
45	5%	-5%	5%	-5%	4%	-4%	4%	-5%	-1%	2%	-4%	2%	-3%	-1%
46	5%	-5%	5%	-5%	5%	-6%	4%	-5%	-1%	3%	-4%	2%	-3%	-1%
47	5%	-5%	5%	-5%	5%	-6%	3%	-3%	0%	2%	-3%	1%	-3%	0%
48	5%	-5%	5%	-5%	6%	-6%	2%	-2%	0%	1%	-2%	1%	-2%	0%
49	5%	-5%	5%	-5%	6%	-6%	1%	-1%	-1%	0%	-1%	0%	-1%	-1%
50	3%	-4%	4%	-4%	6%	-7%	0%	0%	0%	0%	0%	-1%	0%	0%
51	2%	-3%	2%	-3%	6%	-7%	-1%	2%	0%	-1%	1%	-1%	1%	0%
52	2%	-3%	2%	-2%	6%	-6%	-2%	3%	0%	-2%	2%	-2%	1%	0%
53	2%	-3%	2%	-3%	5%	-6%	-3%	4%	0%	-2%	3%	-2%	2%	0%
54	2%	-3%	2%	-3%	4%	-4%	-3%	4%	0%	-3%	3%	-3%	2%	0%
55	1%	-1%	1%	-1%	1%	-2%	-3%	4%	0%	-3%	3%	-3%	3%	0%
56	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-3%	3%	0%
57	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-3%	3%	0%
58	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-3%	2%	0%
59	1%	-1%	1%	-1%	-2%	3%	-3%	3%	0%	-3%	3%	-2%	2%	0%
60	0%	1%	0%	1%	-2%	3%	-3%	3%	0%	-2%	3%	-2%	2%	0%
61	-2%	2%	-2%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%
62	-2%	2%	-2%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%
63	-1%	2%	-2%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%
64	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	2%	0%
65+	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	1%	0%

	Optimum Advantage HSA 2,500								BalanceNet							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	0%	0%	0%	22%	22%	31%	31%	-1%	0%	0%	0%	23%	-16%	34%	0%	0%
1-4	0%	0%	-1%	-7%	-7%	-1%	-1%	-1%	0%	0%	0%	-9%	-38%	34%	0%	0%
5-18	0%	0%	-1%	-7%	-7%	-1%	-1%	-1%	0%	0%	0%	-9%	-38%	34%	0%	0%
19	0%	0%	0%	0%	0%	-1%	-1%	-1%	104%	0%	0%	47%	0%	34%	0%	0%
20	0%	0%	0%	0%	0%	-1%	-1%	-1%	104%	0%	0%	47%	0%	34%	0%	0%
21	0%	0%	0%	0%	0%	-1%	-1%	-1%	104%	0%	0%	47%	0%	34%	0%	0%
22	0%	0%	0%	0%	0%	-1%	-1%	-1%	104%	0%	0%	47%	0%	34%	0%	0%
23	0%	-1%	-1%	0%	-1%	-1%	-1%	-1%	104%	0%	0%	47%	0%	34%	0%	0%
24	0%	-1%	-1%	0%	-1%	-1%	-1%	-1%	104%	0%	0%	47%	0%	34%	0%	0%
25	0%	-1%	-1%	1%	1%	1%	0%	0%	104%	0%	0%	47%	0%	34%	0%	0%
26	2%	-2%	-1%	1%	0%	1%	0%	-1%	104%	0%	0%	47%	0%	34%	0%	0%
27	2%	-2%	-1%	1%	0%	1%	0%	-1%	104%	0%	0%	47%	0%	34%	0%	0%
28	2%	-2%	0%	1%	-1%	0%	-1%	0%	99%	0%	0%	47%	0%	34%	0%	0%
29	2%	-3%	-1%	2%	0%	2%	0%	0%	94%	0%	0%	45%	0%	33%	0%	0%
30	3%	-3%	0%	3%	0%	2%	0%	0%	91%	0%	0%	45%	0%	33%	0%	0%
31	3%	-3%	0%	3%	0%	2%	0%	0%	85%	0%	0%	45%	0%	33%	0%	0%
32	3%	-3%	0%	3%	0%	2%	0%	1%	82%	0%	0%	45%	0%	33%	0%	0%
33	3%	-3%	0%	3%	0%	2%	0%	0%	76%	0%	0%	45%	0%	33%	0%	0%
34	3%	-2%	0%	5%	2%	3%	1%	1%	71%	0%	0%	45%	0%	33%	0%	0%
35	3%	-3%	0%	3%	-1%	2%	-1%	0%	66%	0%	0%	45%	0%	33%	0%	0%
36	4%	-4%	0%	3%	-1%	2%	-1%	0%	62%	0%	0%	45%	0%	33%	0%	0%
37	4%	-4%	0%	4%	0%	3%	-1%	1%	57%	0%	0%	45%	0%	33%	0%	0%
38	4%	-4%	-1%	5%	0%	4%	0%	1%	52%	0%	0%	44%	0%	33%	0%	0%
39	4%	-4%	-1%	5%	0%	3%	0%	0%	48%	0%	0%	44%	0%	33%	0%	0%
40	4%	-5%	-1%	3%	-3%	2%	-3%	-1%	43%	0%	0%	44%	0%	33%	0%	0%
41	4%	-5%	-1%	3%	-3%	2%	-2%	-1%	42%	0%	0%	44%	0%	33%	0%	0%
42	4%	-4%	0%	2%	-3%	2%	-2%	0%	42%	0%	0%	44%	0%	33%	0%	0%
43	4%	-5%	-1%	3%	-3%	2%	-3%	-1%	42%	0%	0%	44%	0%	33%	0%	0%
44	5%	-5%	0%	3%	-4%	2%	-3%	0%	43%	0%	0%	44%	0%	33%	0%	0%
45	4%	-4%	0%	3%	-4%	2%	-3%	-1%	19%	-17%	0%	44%	0%	33%	0%	0%
46	4%	-4%	0%	3%	-3%	2%	-3%	-1%	19%	-17%	0%	44%	0%	32%	0%	0%
47	3%	-4%	0%	2%	-3%	1%	-2%	-1%	18%	-15%	0%	40%	0%	30%	0%	0%
48	2%	-2%	0%	1%	-2%	1%	-2%	0%	15%	-14%	0%	35%	0%	27%	0%	0%
49	1%	-1%	0%	0%	-1%	0%	-1%	0%	12%	-12%	0%	30%	0%	23%	0%	0%
50	0%	0%	0%	0%	0%	0%	0%	0%	10%	-10%	0%	27%	0%	21%	0%	0%
51	-1%	2%	0%	-1%	1%	-1%	1%	0%	8%	-8%	0%	23%	0%	18%	0%	0%
52	-2%	3%	0%	-2%	2%	-2%	1%	0%	6%	-7%	0%	19%	0%	15%	0%	0%
53	-2%	3%	0%	-2%	2%	-2%	2%	0%	2%	-3%	0%	12%	0%	10%	0%	0%
54	-3%	4%	0%	-3%	3%	-3%	2%	0%	2%	-3%	0%	6%	0%	5%	0%	0%
55	-3%	4%	0%	-3%	3%	-3%	3%	0%	1%	-1%	0%	1%	0%	1%	0%	0%
56	-3%	4%	0%	-3%	4%	-3%	3%	0%	1%	-1%	0%	1%	-1%	1%	-1%	0%
57	-3%	4%	0%	-3%	3%	-2%	3%	0%	1%	-1%	0%	1%	-1%	1%	-1%	0%
58	-3%	4%	0%	-3%	3%	-2%	2%	0%	1%	-1%	0%	1%	-1%	1%	-1%	0%
59	-3%	3%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	0%	-1%	0%	-1%	0%
60	-2%	3%	0%	-2%	3%	-2%	2%	0%	-1%	1%	0%	0%	0%	0%	0%	0%
61	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%
62	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%
63	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	2%	-1%	1%	0%
64	-2%	2%	0%	-2%	2%	-2%	2%	0%	-1%	2%	0%	-1%	2%	-1%	1%	0%
65+	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	2%	-1%	1%	0%

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 1.5

Rating Region 5

Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	221	205	124	95	190	190	247	247	131	262	262	366	366	213	427	427	632	788
1-4	135	125	66	54	108	139	193	247	75	150	192	279	366	124	249	315	632	788
5-18	135	125	66	54	108	139	193	247	75	150	192	279	366	124	249	315	632	788
19	149	140	93	54	108	139	193	247	87	174	204	279	366	316	472	508	632	788
20	149	140	93	54	108	139	193	247	87	174	204	279	366	316	472	508	632	788
21	149	140	93	54	108	139	193	247	87	174	204	279	366	316	472	508	632	788
22	149	140	93	54	108	139	193	247	87	174	204	279	366	316	472	508	632	788
23	149	140	93	54	108	139	193	247	88	176	205	280	368	316	472	508	632	788
24	149	140	93	54	108	139	193	247	88	176	205	280	368	316	472	508	632	788
25	149	140	93	55	110	142	196	251	90	180	211	286	376	316	472	508	632	788
26	149	140	93	57	114	142	196	251	92	184	211	286	376	316	472	508	632	788
27	149	140	96	57	114	142	196	251	92	184	211	286	376	316	472	508	632	788
28	157	147	98	59	118	142	196	255	94	188	211	286	377	316	474	508	632	788
29	166	154	101	60	120	145	199	259	95	190	213	288	383	316	479	508	632	788
30	174	159	101	77	154	160	214	291	113	226	228	303	416	316	482	508	632	790
31	182	167	101	78	156	160	214	291	115	230	228	303	417	316	485	508	632	790
32	191	174	102	81	162	160	214	295	118	236	228	303	421	316	490	508	632	790
33	196	179	104	82	164	160	214	295	119	238	228	303	421	316	495	508	632	790
34	200	182	105	84	168	162	216	300	123	246	231	306	429	316	501	508	632	790
35	206	187	105	95	190	166	220	315	136	272	234	309	445	316	508	508	632	790
36	210	191	106	99	198	168	222	321	137	274	234	309	445	316	513	508	632	790
37	215	196	109	102	204	169	223	325	142	284	235	310	452	316	519	508	632	790
38	233	212	116	107	214	175	229	336	147	294	241	316	463	316	525	508	632	790
39	251	227	132	112	224	175	229	339	154	308	241	316	467	316	531	508	632	792
40	275	246	147	114	228	175	229	339	158	316	241	316	470	316	538	508	632	792
41	294	262	156	120	240	176	230	350	165	330	243	318	483	316	539	508	632	792
42	312	278	157	124	248	180	234	358	172	344	249	324	496	316	540	508	632	792
43	330	293	157	131	262	186	240	371	181	362	258	333	514	319	543	508	632	792
44	346	309	161	138	276	193	247	385	191	382	267	342	533	321	545	508	632	795
45	362	323	164	155	310	209	263	418	215	430	290	365	580	269	549	508	632	797
46	380	339	166	161	322	215	269	430	224	448	299	374	598	271	552	508	632	800
47	397	354	172	172	344	226	280	452	238	476	313	388	626	277	563	508	632	811
48	421	371	183	190	380	244	298	488	262	524	337	412	674	285	579	508	632	827
49	444	390	197	205	410	259	313	518	284	568	359	434	718	294	594	508	632	842
50	463	403	211	222	444	276	330	552	307	614	382	457	764	300	608	508	632	856
51	481	415	224	231	462	285	339	570	320	640	395	470	790	309	623	508	632	871
52	505	432	234	247	494	301	355	602	340	680	415	490	830	318	639	508	632	887
53	556	475	241	263	526	317	371	634	364	728	439	514	878	332	666	508	632	914
54	609	519	245	280	560	334	388	668	386	772	461	536	922	358	718	508	632	966
55	650	554	253	281	562	335	389	670	387	774	462	537	924	378	758	508	632	1,006
56	702	596	267	297	594	351	405	702	411	822	486	561	972	405	810	529	653	1,058
57	752	639	302	316	632	370	424	740	436	872	511	586	1,022	429	859	553	677	1,107
58	790	677	348	336	672	390	444	780	465	930	540	615	1,080	452	905	576	700	1,153
59	828	713	402	356	712	410	464	820	491	982	566	641	1,132	475	951	599	723	1,199
60	856	742	456	408	816	462	516	924	563	1,126	638	713	1,276	492	984	616	740	1,232
61	883	769	499	428	856	482	536	964	591	1,182	666	741	1,332	509	1,016	633	757	1,264
62	920	806	525	445	890	499	553	998	614	1,228	689	764	1,378	531	1,061	655	779	1,309
63	957	842	531	460	920	514	568	1,028	635	1,270	710	785	1,420	553	1,105	677	801	1,353
64	994	878	536	473	946	527	581	1,054	654	1,308	729	804	1,458	575	1,149	699	823	1,397
65+	1,292	1,141	697	615	1,230	685	755	1,370	850	1,700	948	1,045	1,895	748	1,494	909	1,070	1,816

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 1.5

Rating Region 5

Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	221	221	205	205	124	124	95	95	190	139	139	194	194	248	131	131	262	205	205	280	280	368	213	213	427	346	508	471	632	788
1-4	135	135	125	125	66	66	54	54	109	139	139	194	194	248	75	75	150	205	205	280	280	368	124	124	249	346	508	471	632	788
5-18	135	135	125	125	66	66	54	54	109	139	139	194	194	248	75	75	150	205	205	280	280	368	124	124	249	346	508	471	632	788
19	145	154	135	145	93	93	54	54	109	139	139	194	194	248	87	87	175	205	205	280	280	368	155	316	472	346	508	471	632	788
20	145	154	135	145	93	93	54	54	109	139	139	194	194	248	87	87	175	205	205	280	280	368	155	316	472	346	508	471	632	788
21	145	154	135	145	93	93	54	54	109	139	139	194	194	248	87	87	175	205	205	280	280	368	155	316	472	346	508	471	632	788
22	145	154	135	145	93	93	54	54	109	139	139	194	194	248	87	87	175	205	205	280	280	368	155	316	472	346	508	471	632	788
23	145	154	135	145	93	93	54	55	110	139	140	194	195	249	87	90	177	205	207	280	282	370	155	316	472	346	508	471	632	788
24	145	154	135	145	93	93	54	55	110	139	140	194	195	249	87	90	177	205	207	280	282	370	155	316	472	346	508	471	632	788
25	145	154	135	145	93	93	55	56	112	140	141	195	196	252	90	91	181	207	209	282	284	374	155	316	472	346	508	471	632	788
26	145	154	135	145	93	93	56	59	116	140	142	195	197	254	91	93	185	207	209	282	284	376	155	316	472	346	508	471	632	788
27	145	154	135	145	96	96	56	59	116	140	142	195	197	254	91	93	185	207	209	282	284	376	155	316	472	346	508	471	632	788
28	153	162	142	152	98	98	58	61	119	141	145	196	199	257	92	97	190	207	212	282	287	380	157	316	474	346	508	471	632	788
29	161	172	150	159	101	101	59	62	122	142	146	197	201	260	93	98	192	209	214	284	289	383	162	316	479	349	508	473	632	790
30	169	179	155	164	101	101	75	80	155	156	161	211	216	291	110	116	226	221	227	296	302	413	165	316	482	349	508	473	632	790
31	178	187	162	172	101	101	76	81	158	156	161	211	216	292	112	118	231	221	227	296	302	415	169	316	485	349	508	473	632	790
32	186	196	169	179	102	102	79	83	162	156	161	211	216	295	115	121	236	221	227	296	302	418	173	316	490	349	508	473	632	790
33	191	201	174	184	104	104	80	84	165	156	161	211	216	296	116	123	240	221	227	296	302	420	179	316	495	349	508	473	632	790
34	195	206	178	187	105	105	82	87	169	156	161	211	216	298	120	126	246	221	227	296	302	423	184	316	501	349	508	473	632	790
35	200	213	182	194	105	105	92	99	192	161	168	216	223	316	132	141	274	227	236	302	311	444	191	316	508	349	508	473	632	790
36	205	217	186	198	105	108	96	103	199	163	170	218	225	321	132	142	275	227	236	302	311	445	196	316	513	349	508	473	632	790
37	209	222	191	202	106	112	99	106	206	165	171	219	226	326	137	147	285	227	236	302	311	450	202	316	519	349	508	473	632	790
38	227	241	206	219	116	116	103	111	214	166	174	220	228	332	142	153	296	229	240	304	315	458	209	316	525	351	508	475	632	792
39	244	260	221	235	132	132	108	117	225	167	176	221	231	339	148	161	310	230	242	305	318	466	214	316	531	351	508	475	632	792
40	263	290	235	260	147	147	110	119	230	167	176	221	231	341	152	165	318	230	242	305	318	470	221	316	538	351	508	475	632	792
41	281	310	250	276	156	156	115	125	240	170	181	225	235	350	159	172	331	236	250	311	325	484	222	316	539	351	508	475	632	792
42	298	329	266	293	157	157	119	130	249	175	185	230	240	360	165	180	345	241	256	316	331	497	223	316	540	351	508	475	632	792
43	315	348	280	309	157	157	125	138	263	181	194	235	248	374	172	191	364	249	267	324	343	515	224	319	543	351	508	475	632	795
44	331	365	295	325	157	166	132	146	278	187	201	241	255	388	182	201	384	257	276	333	351	534	224	321	545	351	508	475	632	797
45	346	382	309	341	157	172	149	163	313	204	218	259	273	422	206	226	433	281	301	356	376	583	225	323	549	351	508	475	632	799
46	363	400	324	357	157	176	155	169	325	210	224	264	278	434	215	234	449	290	309	365	384	599	226	325	552	351	508	475	632	801
47	379	418	338	373	163	184	167	178	346	221	233	276	288	455	231	246	478	306	321	381	396	628	235	328	563	360	508	484	632	812
48	403	444	355	391	173	195	185	195	381	240	249	295	304	490	256	269	525	331	344	406	419	676	249	330	579	373	508	498	632	828
49	425	468	372	411	186	211	204	207	412	259	262	313	317	521	282	286	569	358	361	433	436	719	262	332	594	386	508	511	632	844
50	448	481	389	419	199	225	223	221	445	277	276	332	331	554	307	306	614	383	381	458	456	764	273	334	608	398	508	522	632	857
51	471	494	406	427	211	239	234	227	462	289	282	343	336	571	324	314	638	399	389	474	464	788	286	336	623	411	508	535	632	872
52	494	519	423	444	221	250	252	240	492	306	295	361	349	601	348	331	679	423	406	498	482	830	300	339	639	424	508	549	632	888
53	544	571	465	488	229	255	270	254	525	325	309	379	363	634	374	351	726	449	426	524	502	876	324	341	666	449	508	573	632	915
54	595	625	507	533	235	257	289	269	558	343	324	398	378	668	399	371	771	474	446	549	522	921	350	368	718	474	508	599	632	967
55	645	657	549	560	249	257	290	269	560	345	324	399	378	669	400	371	772	475	446	550	522	922	375	382	758	500	508	624	632	1,007
56	696	709	591	602	273	259	307	285	593	362	340	417	395	703	425	394	820	500	469	575	544	970	401	409	810	525	533	650	658	1,059
57	746	760	634	645	309	293	326	303	629	381	357	435	412	739	450	418	868	525	493	600	568	1,019	425	433	859	550	558	674	682	1,108
58	784	798	671	684	356	339	346	324	670	400	378	455	433	779	478	448	926	553	523	628	598	1,076	448	457	905	572	581	697	706	1,154
59	821	836	707	720	411	391	366	343	709	420	398	475	453	819	505	474	980	580	549	656	624	1,130	471	480	951	596	604	720	729	1,200
60	860	852	745	738	467	443	418	395	813	472	449	527	504	922	577	545	1,123	652	620	727	696	1,273	493	490	984	618	614	742	739	1,233
61	897	866	781	754	511	485	438	415	854	492	470	547	525	963	604	574	1,179	679	649	754	724	1,329	517	499	1,016	641	623	766	748	1,265
62	935	902	819	791	537	510	454	433	887	508	488	563	542	996	627	598	1,225	702	673	777	748	1,375	540	521	1,061	664	646	789	770	1,311
63	972	938	855	826	543	517	469	449	919	524	504	578	558	1,028	648	620	1,269	723	696	798	771	1,419	562	542	1,105	687	667	811	791	1,354
64	1,010	975	891	861	549	521	482	463	945	536	518	591	572	1,055	666	639	1,305	741	714	816	790	1,456	584	564	1,149	709	689	834	813	1,398
65+	1,313	1,268	1,159	1,120	713	678	627	603	1,230	698	673	769	744	1,372	866	831	1,697	964	928	1,061	1,026	1,893	760	733	1,494	921	896	1,084	1,058	1,818

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 1.5

Rating Region 5

Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

Percentage Change

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	0%	0%	0%	0%	0%	0%	0%	0%	0%	37%	37%	27%	27%	0%	0%	0%	0%	28%	28%	31%	31%	-1%	0%	0%	0%	23%	-16%	34%	0%	0%
1-4	0%	0%	0%	0%	0%	0%	0%	0%	-1%	0%	0%	-1%	-1%	0%	0%	0%	0%	-6%	-6%	0%	0%	-1%	0%	0%	0%	-9%	-38%	34%	0%	0%
5-18	0%	0%	0%	0%	0%	0%	0%	0%	-1%	0%	0%	-1%	-1%	0%	0%	0%	0%	-6%	-6%	0%	0%	-1%	0%	0%	0%	-9%	-38%	34%	0%	0%
19	3%	-3%	4%	-3%	0%	0%	0%	0%	-1%	0%	0%	-1%	-1%	0%	0%	0%	-1%	0%	0%	0%	0%	-1%	104%	0%	0%	47%	0%	34%	0%	0%
20	3%	-3%	4%	-3%	0%	0%	0%	0%	-1%	0%	0%	-1%	-1%	0%	0%	0%	-1%	0%	0%	0%	0%	-1%	104%	0%	0%	47%	0%	34%	0%	0%
21	3%	-3%	4%	-3%	0%	0%	0%	0%	-1%	0%	0%	-1%	-1%	0%	0%	0%	-1%	0%	0%	0%	0%	-1%	104%	0%	0%	47%	0%	34%	0%	0%
22	3%	-3%	4%	-3%	0%	0%	0%	0%	-1%	0%	0%	-1%	-1%	0%	0%	0%	-1%	0%	0%	0%	0%	-1%	104%	0%	0%	47%	0%	34%	0%	0%
23	3%	-3%	4%	-3%	0%	0%	0%	-2%	-2%	0%	-1%	-1%	-1%	-1%	1%	-2%	-1%	0%	-1%	0%	-1%	-1%	104%	0%	0%	47%	0%	34%	0%	0%
24	3%	-3%	4%	-3%	0%	0%	0%	-2%	-2%	0%	-1%	-1%	-1%	-1%	1%	-2%	-1%	0%	-1%	0%	-1%	-1%	104%	0%	0%	47%	0%	34%	0%	0%
25	3%	-3%	4%	-3%	0%	0%	0%	-2%	-2%	1%	1%	1%	0%	0%	0%	-1%	-1%	2%	1%	1%	1%	1%	104%	0%	0%	47%	0%	34%	0%	0%
26	3%	-3%	4%	-3%	0%	0%	2%	-3%	-2%	1%	0%	1%	-1%	-1%	1%	-1%	-1%	2%	1%	1%	1%	0%	104%	0%	0%	47%	0%	34%	0%	0%
27	3%	-3%	4%	-3%	0%	0%	2%	-3%	-2%	1%	0%	1%	-1%	-1%	1%	-1%	-1%	2%	1%	1%	1%	0%	104%	0%	0%	47%	0%	34%	0%	0%
28	3%	-3%	4%	-3%	0%	0%	2%	-3%	-1%	1%	-2%	0%	-2%	-1%	2%	-3%	-1%	2%	0%	1%	0%	-1%	101%	0%	0%	47%	0%	34%	0%	0%
29	3%	-3%	3%	-3%	0%	0%	2%	-3%	-2%	2%	-1%	1%	-1%	0%	2%	-3%	-1%	2%	0%	1%	0%	0%	95%	0%	0%	46%	0%	34%	0%	0%
30	3%	-3%	3%	-3%	0%	0%	3%	-4%	-1%	3%	-1%	1%	-1%	0%	3%	-3%	0%	3%	0%	2%	0%	1%	92%	0%	0%	46%	0%	34%	0%	0%
31	2%	-3%	3%	-3%	0%	0%	3%	-4%	-1%	3%	-1%	1%	-1%	0%	3%	-3%	0%	3%	0%	2%	0%	0%	87%	0%	0%	46%	0%	34%	0%	0%
32	3%	-3%	3%	-3%	0%	0%	3%	-2%	0%	3%	-1%	1%	-1%	0%	3%	-2%	0%	3%	0%	2%	0%	1%	83%	0%	0%	46%	0%	34%	0%	0%
33	3%	-2%	3%	-3%	0%	0%	2%	-2%	-1%	3%	-1%	1%	-1%	0%	3%	-3%	-1%	3%	0%	2%	0%	0%	77%	0%	0%	46%	0%	34%	0%	0%
34	3%	-3%	2%	-3%	0%	0%	2%	-3%	-1%	4%	1%	2%	0%	1%	2%	-2%	0%	5%	2%	3%	1%	1%	72%	0%	0%	46%	0%	34%	0%	0%
35	3%	-3%	3%	-4%	0%	0%	3%	-4%	-1%	3%	-1%	2%	-1%	0%	3%	-4%	-1%	3%	-1%	2%	-1%	0%	65%	0%	0%	46%	0%	34%	0%	0%
36	2%	-3%	3%	-4%	1%	-2%	3%	-4%	-1%	3%	-1%	2%	-1%	0%	4%	-4%	0%	3%	-1%	2%	-1%	0%	61%	0%	0%	46%	0%	34%	0%	0%
37	3%	-3%	3%	-3%	3%	-3%	3%	-4%	-1%	2%	-1%	2%	-1%	0%	4%	-3%	0%	4%	0%	3%	0%	0%	56%	0%	0%	46%	0%	34%	0%	0%
38	3%	-3%	3%	-3%	0%	0%	4%	-4%	0%	5%	1%	4%	0%	1%	4%	-4%	-1%	5%	0%	4%	0%	1%	51%	0%	0%	45%	0%	33%	0%	0%
39	3%	-3%	3%	-3%	0%	0%	4%	-4%	0%	5%	-1%	4%	-1%	0%	4%	-4%	-1%	5%	0%	4%	-1%	0%	48%	0%	0%	45%	0%	33%	0%	0%
40	5%	-5%	5%	-5%	0%	0%	4%	-4%	-1%	5%	-1%	4%	-1%	-1%	4%	-4%	-1%	5%	0%	4%	-1%	0%	43%	0%	0%	45%	0%	33%	0%	0%
41	5%	-5%	5%	-5%	0%	0%	4%	-4%	0%	4%	-3%	2%	-2%	0%	4%	-4%	0%	3%	-3%	2%	-2%	0%	42%	0%	0%	45%	0%	33%	0%	0%
42	5%	-5%	5%	-5%	0%	0%	4%	-5%	0%	3%	-3%	2%	-3%	-1%	4%	-4%	0%	3%	-3%	3%	-2%	0%	42%	0%	0%	45%	0%	33%	0%	0%
43	5%	-5%	5%	-5%	0%	0%	5%	-5%	0%	3%	-4%	2%	-3%	-1%	5%	-5%	-1%	4%	-3%	3%	-3%	0%	42%	0%	0%	45%	0%	33%	0%	0%
44	5%	-5%	5%	-5%	3%	-3%	5%	-5%	-1%	3%	-4%	2%	-3%	-1%	5%	-5%	-1%	4%	-3%	3%	-3%	0%	43%	0%	0%	45%	0%	33%	0%	0%
45	5%	-5%	5%	-5%	4%	-5%	4%	-5%	-1%	2%	-4%	2%	-4%	-1%	4%	-5%	-1%	3%	-4%	3%	-3%	-1%	20%	-17%	0%	45%	0%	33%	0%	0%
46	5%	-5%	5%	-5%	6%	-6%	4%	-5%	-1%	2%	-4%	2%	-3%	-1%	4%	-4%	0%	3%	-3%	2%	-3%	0%	20%	-17%	0%	45%	0%	33%	0%	0%
47	5%	-5%	5%	-5%	6%	-7%	3%	-3%	-1%	2%	-3%	1%	-3%	-1%	3%	-3%	0%	2%	-2%	2%	-2%	0%	18%	-16%	0%	41%	0%	31%	0%	0%
48	4%	-5%	5%	-5%	6%	-6%	3%	-3%	0%	2%	-2%	1%	-2%	0%	2%	-3%	0%	2%	-2%	1%	-2%	0%	14%	-14%	0%	36%	0%	27%	0%	0%
49	4%	-5%	5%	-5%	6%	-7%	0%	-1%	0%	0%	-1%	0%	-1%	-1%	1%	-1%	0%	0%	-1%	0%	0%	0%	12%	-11%	0%	32%	0%	24%	0%	0%
50	3%	-4%	4%	-4%	6%	-6%	0%	0%	0%	0%	0%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	10%	-10%	0%	28%	0%	21%	0%	0%
51	2%	-3%	2%	-3%	6%	-6%	-1%	2%	0%	-1%	1%	-1%	1%	0%	-1%	2%	0%	-1%	2%	-1%	1%	0%	8%	-8%	0%	24%	0%	18%	0%	0%
52	2%	-3%	2%	-3%	6%	-6%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	6%	-6%	0%	20%	0%	15%	0%	0%
53	2%	-3%	2%	-3%	5%	-5%	-3%	4%	0%	-2%	3%	-2%	2%	0%	-3%	4%	0%	-2%	3%	-2%	2%	0%	2%	-3%	0%	13%	0%	10%	0%	0%
54	2%	-3%	2%	-3%	4%	-5%	-3%	4%	0%	-3%	3%	-3%	3%	0%	-3%	4%	0%	-3%	3%	-2%	3%	0%	2%	-3%	0%	7%	0%	6%	0%	0%
55	1%	-1%	1%	-1%	2%	-2%	-3%	4%	0%	-3%	3%	-3%	3%	0%	-3%	4%	0%	-3%	4%	-2%	3%	0%	1%	-1%	0%	2%	0%	1%	0%	0%
56	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-3%	3%	0%	-3%	4%	0%	-3%	4%	-2%	3%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
57	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	4%	-3%	3%	0%	-3%	4%	0%	-3%	4%	-2%	3%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
58	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-2%	3%	0%	-3%	4%	0%	-2%	3%	-2%	3%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
59	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-2%	3%	-2%	2%	0%	-3%	4%	0%	-2%	3%	-2%	3%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
60	0%	0%	0%	1%	-2%	3%	-2%	3%	0%	-2%	3%	-2%	2%	0%	-2%	3%	0%	-2%	3%	-2%	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%
61	-2%	2%	-2%	2%	-2%	3%	-2%	3%	0%	-2%	3%	-2%	2%	0%	-2%	3%	0%	-2%	3%	-2%	2%	0%	-2%	2%	0%	-1%	2%	-1%	1%	0%
62	-2%	2%	-2%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%
63	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%
64	-2%	2%	-1%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-2%	2%	-1%	2%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%
65+	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	1%	0%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 1.6

Rating Region 6

Orange and San Diego Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	221	205	106	90	180	180	250	250	125	250	250	373	373	214	429	429	637	793
1-4	135	125	57	56	112	138	194	250	78	156	191	282	373	125	251	317	637	793
5-18	135	125	57	56	112	138	194	250	78	156	191	282	373	125	251	317	637	793
19	149	140	80	56	112	138	194	250	91	182	204	282	373	319	475	511	637	793
20	149	140	80	56	112	138	194	250	91	182	204	282	373	319	475	511	637	793
21	149	140	80	56	112	138	194	250	91	182	204	282	373	319	475	511	637	793
22	149	140	80	56	112	138	194	250	91	182	204	282	373	319	475	511	637	793
23	149	140	80	57	114	139	195	252	91	182	204	282	373	319	475	511	637	793
24	149	140	80	57	114	139	195	252	91	182	204	282	373	319	475	511	637	793
25	149	140	80	58	116	142	198	256	92	184	209	287	379	319	475	511	637	793
26	149	140	80	60	120	142	198	256	95	190	209	287	379	319	475	511	637	793
27	149	140	83	60	120	142	198	256	95	190	209	287	379	319	475	511	637	793
28	157	147	85	61	122	142	198	258	98	196	209	287	385	319	479	511	637	793
29	166	154	86	63	126	146	202	265	99	198	214	292	391	319	482	511	637	796
30	174	159	86	74	148	155	211	285	103	206	215	293	396	319	487	511	637	796
31	182	167	86	76	152	155	211	287	109	218	219	297	406	319	491	511	637	796
32	191	174	87	78	156	156	212	290	113	226	221	299	412	319	495	511	637	796
33	196	179	90	79	158	156	212	290	114	228	221	299	412	319	501	511	637	797
34	200	182	91	82	164	159	215	297	117	234	224	302	419	319	507	511	637	798
35	206	187	91	89	178	160	216	305	127	254	225	303	430	319	511	511	637	798
36	210	191	91	93	186	162	218	311	130	260	226	304	434	319	517	511	637	798
37	215	196	94	97	194	164	220	317	134	268	228	306	440	319	522	511	637	798
38	233	212	101	101	202	169	225	326	140	280	235	313	453	319	530	511	637	799
39	251	227	114	105	210	169	225	328	143	286	235	313	453	319	535	511	637	799
40	275	246	127	113	226	171	227	340	156	312	237	315	471	319	540	511	637	799
41	294	262	135	118	236	176	232	350	163	326	244	322	485	319	541	511	637	799
42	312	278	137	123	246	181	237	360	170	340	250	328	498	319	542	511	637	799
43	330	293	137	129	258	186	242	371	178	356	258	336	514	321	545	511	637	801
44	346	309	140	137	274	194	250	387	190	380	269	347	537	323	549	511	637	803
45	362	323	142	141	282	197	253	394	195	390	273	351	546	271	552	511	637	803
46	380	339	144	146	292	202	258	404	202	404	280	358	560	272	556	511	637	806
47	397	354	148	156	312	212	268	424	215	430	293	371	586	279	568	511	637	818
48	421	371	159	178	356	234	290	468	245	490	323	401	646	288	584	511	637	834
49	444	390	170	199	398	255	311	510	274	548	352	430	704	296	600	511	637	850
50	463	403	182	219	438	275	331	550	302	604	380	458	760	303	613	511	637	863
51	481	415	193	228	456	284	340	568	315	630	393	471	786	313	630	511	637	880
52	505	432	202	243	486	299	355	598	335	670	413	491	826	321	646	511	637	896
53	556	475	208	259	518	315	371	630	357	714	435	513	870	335	672	511	637	922
54	609	519	212	275	550	331	387	662	380	760	458	536	916	360	722	511	637	972
55	650	554	219	289	578	345	401	690	398	796	476	554	952	381	762	511	637	1,012
56	702	596	231	306	612	362	418	724	423	846	501	579	1,002	407	815	532	657	1,065
57	752	639	261	325	650	381	437	762	449	898	527	605	1,054	433	866	558	683	1,116
58	790	677	302	345	690	401	457	802	476	952	554	632	1,108	455	911	580	705	1,161
59	828	713	348	366	732	422	478	844	506	1,012	584	662	1,168	478	958	603	728	1,208
60	856	742	395	420	840	476	532	952	580	1,160	658	736	1,316	496	991	621	746	1,241
61	883	769	433	440	880	496	552	992	609	1,218	687	765	1,374	513	1,025	638	763	1,275
62	920	806	455	459	918	515	571	1,030	633	1,266	711	789	1,422	535	1,070	660	785	1,320
63	957	842	461	475	950	531	587	1,062	655	1,310	733	811	1,466	558	1,115	683	808	1,365
64	994	878	466	488	976	544	600	1,088	674	1,348	752	830	1,504	582	1,162	707	832	1,412
65+	1,292	1,141	606	634	1,269	707	780	1,414	876	1,752	978	1,079	1,955	757	1,511	919	1,082	1,836

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 1.6

Rating Region 6

Orange and San Diego Counties

Current Rates - Effective October 1, 2010

Age	NetFirst Combo Rx Single Male	NetFirst Combo Rx Single Female	NetFirst Generic Rx Single Male	NetFirst Generic Rx Single Female	ValueNet Single Male	ValueNet Single Female	Optimum Advantage HSA 4,500 Single Male	Optimum Advantage HSA 4,500 Single Female	Optimum Advantage HSA 4,500 Sub & Spouse	Optimum Advantage HSA 4,500 Sub & Child Male	Optimum Advantage HSA 4,500 Sub & Child Female	Optimum Advantage HSA 4,500 Sub & Children Male	Optimum Advantage HSA 4,500 Sub & Children Female	Optimum Advantage HSA 4,500 Family
<1	221	221	205	205	106	106	90	90	181	139	139	196	196	253
1-4	135	135	125	125	57	57	56	56	113	139	139	196	196	253
5-18	135	135	125	125	57	57	56	56	113	139	139	196	196	253
19	145	154	135	145	80	80	56	56	113	139	139	196	196	253
20	145	154	135	145	80	80	56	56	113	139	139	196	196	253
21	145	154	135	145	80	80	56	56	113	139	139	196	196	253
22	145	154	135	145	80	80	56	56	113	139	139	196	196	253
23	145	154	135	145	80	80	56	58	115	139	140	196	197	254
24	145	154	135	145	80	80	56	58	115	139	140	196	197	254
25	145	154	135	145	80	80	58	59	117	140	141	197	198	256
26	145	154	135	145	80	80	59	61	120	140	141	197	198	259
27	145	154	135	145	83	83	59	61	120	140	141	197	198	259
28	153	162	142	152	85	85	60	63	124	140	144	197	201	261
29	161	172	150	159	86	86	61	65	126	141	145	198	202	263
30	169	179	155	164	86	86	73	76	149	152	155	209	212	285
31	178	187	162	172	86	86	74	79	153	152	155	209	212	288
32	186	196	169	179	87	87	76	81	158	152	156	209	213	290
33	191	201	174	184	90	90	77	82	160	152	156	209	213	291
34	195	206	178	187	91	91	80	84	165	152	156	209	213	293
35	200	213	182	194	91	91	87	92	180	155	161	212	218	305
36	205	217	186	198	91	92	90	97	188	158	165	214	221	312
37	209	222	191	202	92	97	94	101	195	159	166	216	223	317
38	227	241	206	219	101	101	97	105	203	161	169	218	226	324
39	244	260	221	235	114	114	101	109	210	161	169	218	226	327
40	263	290	235	260	127	127	109	118	227	167	176	224	233	342
41	281	310	250	276	135	135	113	124	238	171	182	228	239	353
42	298	329	266	293	137	137	118	128	247	176	187	233	244	362
43	315	348	280	309	137	137	124	135	260	182	194	239	250	375
44	331	365	295	325	137	144	131	145	276	188	202	245	259	390
45	346	382	309	341	137	149	135	148	284	192	205	249	262	398
46	363	400	324	357	137	152	140	153	293	197	210	254	267	407
47	379	418	338	373	141	157	151	161	312	207	218	264	275	426
48	403	444	355	391	150	169	174	182	356	231	239	288	296	470
49	425	468	372	411	161	182	197	201	398	254	257	311	314	512
50	448	481	389	419	172	194	219	218	438	276	275	333	332	551
51	471	494	406	427	182	206	231	224	455	288	281	345	338	569
52	494	519	423	444	191	215	248	237	485	305	293	362	350	599
53	544	571	465	488	197	221	266	250	517	323	307	379	364	630
54	595	625	507	533	203	224	284	264	549	341	321	398	378	663
55	645	657	549	560	214	224	298	277	576	355	334	412	391	690
56	696	709	591	602	236	224	317	293	611	374	350	431	407	725
57	746	760	634	645	267	254	335	312	648	392	369	449	426	762
58	784	798	671	684	309	293	355	332	687	412	389	469	446	801
59	821	836	707	720	356	339	376	354	730	433	411	490	468	844
60	860	852	745	738	404	383	431	406	837	488	463	544	520	951
61	897	866	781	754	443	421	450	428	879	507	485	564	542	993
62	935	902	819	791	465	442	468	447	915	525	504	582	561	1,029
63	972	938	855	826	471	448	484	463	948	541	520	598	577	1,062
64	1,010	975	891	861	477	452	497	477	974	554	534	611	591	1,088
65+	1,313	1,268	1,159	1,120	620	588	646	620	1,266	720	694	794	769	1,415

Age	Optimum Advantage HSA 2,500 Single Male	Optimum Advantage HSA 2,500 Single Female	Optimum Advantage HSA 2,500 Sub & Spouse	Optimum Advantage HSA 2,500 Sub & Child Male	Optimum Advantage HSA 2,500 Sub & Child Female	Optimum Advantage HSA 2,500 Sub & Children Male	Optimum Advantage HSA 2,500 Sub & Children Female	Optimum Advantage HSA 2,500 Family	BalanceNet Single Male	BalanceNet Single Female	BalanceNet Sub & Spouse	BalanceNet Sub & Child Male	BalanceNet Sub & Child Female	BalanceNet Sub & Children Male	BalanceNet Sub & Children Female	BalanceNet Family
<1	125	125	250	205	205	284	284	375	214	214	429	349	511	474	637	793
1-4	78	78	157	205	205	284	284	375	125	125	251	349	511	474	637	793
5-18	78	78	157	205	205	284	284	375	125	125	251	349	511	474	637	793
19	91	91	182	205	205	284	284	375	156	319	475	349	511	474	637	793
20	91	91	182	205	205	284	284	375	156	319	475	349	511	474	637	793
21	91	91	182	205	205	284	284	375	156	319	475	349	511	474	637	793
22	91	91	182	205	205	284	284	375	156	319	475	349	511	474	637	793
23	91	92	184	205	206	284	285	376	156	319	475	349	511	474	637	793
24	91	92	184	205	206	284	285	376	156	319	475	349	511	474	637	793
25	92	93	186	206	207	285	286	379	156	319	475	349	511	474	637	793
26	93	97	191	206	209	285	287	383	156	319	475	349	511	474	637	793
27	93	97	191	206	209	285	287	383	156	319	475	349	511	474	637	793
28	96	100	196	207	211	286	290	386	160	319	479	349	511	474	637	793
29	97	102	200	209	214	287	292	390	163	319	482	351	511	477	637	796
30	101	106	207	210	215	289	294	395	167	319	487	351	511	477	637	796
31	106	112	219	212	219	291	297	404	172	319	491	351	511	477	637	796
32	110	116	226	214	220	292	299	409	176	319	495	351	511	477	637	796
33	111	117	229	214	220	292	299	410	182	319	501	352	511	478	637	797
34	113	121	235	214	221	292	300	414	187	319	507	353	511	479	637	798
35	123	132	256	219	227	297	306	430	192	319	511	353	511	479	637	798
36	125	135	260	219	227	297	306	433	197	319	517	353	511	479	637	798
37	130	138	269	220	229	299	307	438	203	319	522	353	511	479	637	798
38	135	146	281	222	234	301	313	448	211	319	530	354	511	480	637	799
39	138	150	289	222	234	301	313	451	216	319	535	354	511	480	637	799
40	150	164	314	231	245	310	324	474	221	319	540	354	511	480	637	799
41	157	171	329	237	251	316	330	488	222	319	541	354	511	480	637	799
42	164	177	341	244	257	323	336	500	223	319	542	354	511	480	637	799
43	171	187	359	251	267	330	346	518	224	321	545	354	511	480	637	801
44	181	200	381	260	279	339	358	539	225	323	549	354	511	480	637	803
45	187	205	393	266	284	345	363	550	226	325	552	354	511	480	637	806
46	194	211	405	272	290	351	369	563	227	328	556	354	511	480	637	808
47	209	222	431	287	301	366	380	589	237	330	568	363	511	489	637	819
48	240	251	492	319	330	398	409	649	251	333	584	376	511	502	637	836
49	272	277	550	351	356	430	435	708	264	335	600	390	511	515	637	851
50	302	301	604	381	380	460	459	762	275	338	613	401	511	527	637	865
51	319	309	628	398	388	477	466	786	290	340	630	415	511	541	637	881
52	343	326	669	421	405	500	484	827	303	342	646	429	511	554	637	897
53	366	346	713	445	425	524	504	871	328	344	672	453	511	579	637	924
54	393	365	758	472	444	550	523	916	352	370	722	478	511	603	637	974
55	411	383	795	490	461	569	540	952	378	384	762	503	511	629	637	1,014
56	438	405	843	517	484	595	563	1,001	403	411	815	529	537	654	662	1,066
57	463	431	895	542	510	620	589	1,052	429	437	866	554	562	680	688	1,117
58	490	459	950	569	538	648	617	1,108	451	460	911	577	586	702	711	1,163
59	519	489	1,009	598	568	677	647	1,166	474	483	958	600	609	726	735	1,209
60	594	562	1,156	673	641	752	719	1,314	498	493	991	623	619	749	745	1,243
61	622	592	1,214	701	671	779	749	1,372	521	503	1,025	647	629	772	755	1,276
62	646	617	1,263	724	696	803	774	1,421	544	525	1,070	670	651	796	777	1,322
63	668	639	1,308	747	718	826	797	1,466	567	548	1,115	692	673	818	799	1,366
64	687	659	1,347	766	738	845	817	1,504	591	570	1,162	717	696	842	821	1,413
65+	893	857	1,751	996	960	1,099	1,062	1,956	769	741	1,511	932	905	1,095	1,068	1,837

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 1.6

Rating Region 6

Orange and San Diego Counties

Percentage Change

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	0%	0%	0%	0%	0%	0%	0%	0%	-1%	29%	29%	28%	28%	-1%	0%	0%	0%	22%	22%	31%	31%	-1%	0%	0%	0%	23%	-16%	34%	0%	0%
1-4	0%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	-1%	-7%	-7%	-1%	-1%	-1%	0%	0%	0%	-9%	-38%	34%	0%	0%
5-18	0%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	-1%	-7%	-7%	-1%	-1%	-1%	0%	0%	0%	-9%	-38%	34%	0%	0%
19	3%	-3%	4%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	-1%	-1%	-1%	104%	0%	0%	46%	0%	34%	0%	0%
20	3%	-3%	4%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	-1%	-1%	-1%	104%	0%	0%	46%	0%	34%	0%	0%
21	3%	-3%	4%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	-1%	-1%	-1%	104%	0%	0%	46%	0%	34%	0%	0%
22	3%	-3%	4%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	-1%	-1%	-1%	104%	0%	0%	46%	0%	34%	0%	0%
23	3%	-3%	4%	-3%	0%	0%	2%	-2%	-1%	0%	-1%	-1%	-1%	-1%	0%	-1%	-1%	0%	-1%	-1%	-1%	-1%	104%	0%	0%	46%	0%	34%	0%	0%
24	3%	-3%	4%	-3%	0%	0%	2%	-2%	-1%	0%	-1%	-1%	-1%	-1%	0%	-1%	-1%	0%	-1%	-1%	-1%	-1%	104%	0%	0%	46%	0%	34%	0%	0%
25	3%	-3%	4%	-3%	0%	0%	0%	-2%	-1%	1%	1%	1%	0%	0%	0%	-1%	-1%	1%	1%	1%	0%	0%	104%	0%	0%	46%	0%	34%	0%	0%
26	3%	-3%	4%	-3%	0%	0%	2%	-2%	0%	1%	1%	1%	0%	-1%	2%	-2%	-1%	1%	0%	1%	0%	-1%	104%	0%	0%	46%	0%	34%	0%	0%
27	3%	-3%	4%	-3%	0%	0%	2%	-2%	0%	1%	1%	1%	0%	-1%	2%	-2%	-1%	1%	0%	1%	0%	-1%	104%	0%	0%	46%	0%	34%	0%	0%
28	3%	-3%	4%	-3%	0%	0%	2%	-3%	-2%	1%	-1%	1%	-1%	-1%	2%	-2%	0%	1%	-1%	0%	-1%	0%	99%	0%	0%	46%	0%	34%	0%	0%
29	3%	-3%	3%	-3%	0%	0%	3%	-3%	0%	4%	1%	2%	0%	1%	2%	-3%	-1%	2%	0%	2%	0%	0%	96%	0%	0%	46%	0%	34%	0%	0%
30	3%	-3%	3%	-3%	0%	0%	1%	-3%	-1%	2%	0%	1%	0%	0%	2%	-3%	0%	2%	0%	1%	0%	0%	91%	0%	0%	46%	0%	34%	0%	0%
31	2%	-3%	3%	-3%	0%	0%	3%	-4%	-1%	2%	0%	1%	0%	0%	3%	-3%	0%	3%	0%	2%	0%	0%	85%	0%	0%	46%	0%	34%	0%	0%
32	3%	-3%	3%	-3%	0%	0%	3%	-4%	-1%	3%	0%	1%	0%	0%	3%	-3%	0%	3%	0%	2%	0%	1%	81%	0%	0%	46%	0%	34%	0%	0%
33	3%	-2%	3%	-3%	0%	0%	3%	-4%	-1%	3%	0%	1%	0%	0%	3%	-3%	0%	3%	0%	2%	0%	0%	75%	0%	0%	45%	0%	33%	0%	0%
34	3%	-3%	2%	-3%	0%	0%	2%	-2%	-1%	5%	2%	3%	1%	1%	4%	-3%	0%	5%	1%	3%	1%	1%	71%	0%	0%	45%	0%	33%	0%	0%
35	3%	-3%	3%	-4%	0%	0%	2%	-3%	-1%	3%	-1%	2%	-1%	0%	3%	-4%	-1%	3%	-1%	2%	-1%	0%	66%	0%	0%	45%	0%	33%	0%	0%
36	2%	-3%	3%	-4%	0%	-1%	3%	-4%	-1%	3%	-2%	2%	-1%	0%	4%	-4%	0%	3%	0%	2%	-1%	0%	62%	0%	0%	45%	0%	33%	0%	0%
37	3%	-3%	3%	-3%	2%	-3%	3%	-4%	-1%	3%	-1%	2%	-1%	0%	3%	-3%	0%	4%	0%	2%	0%	0%	57%	0%	0%	45%	0%	33%	0%	0%
38	3%	-3%	3%	-3%	0%	0%	4%	-4%	0%	5%	0%	3%	0%	1%	4%	-4%	0%	6%	0%	4%	0%	1%	51%	0%	0%	44%	0%	33%	0%	0%
39	3%	-3%	3%	-3%	0%	0%	4%	-4%	0%	5%	0%	3%	0%	0%	4%	-5%	-1%	6%	0%	4%	0%	0%	48%	0%	0%	44%	0%	33%	0%	0%
40	5%	-5%	5%	-5%	0%	0%	4%	-4%	0%	2%	-3%	1%	-3%	-1%	4%	-5%	-1%	3%	-3%	2%	-3%	-1%	44%	0%	0%	44%	0%	33%	0%	0%
41	5%	-5%	5%	-5%	0%	0%	4%	-5%	-1%	3%	-3%	2%	-3%	-1%	4%	-5%	-1%	3%	-3%	2%	-2%	-1%	44%	0%	0%	44%	0%	33%	0%	0%
42	5%	-5%	5%	-5%	0%	0%	4%	-4%	0%	3%	-3%	2%	-3%	-1%	4%	-4%	0%	2%	-3%	2%	-2%	0%	43%	0%	0%	44%	0%	33%	0%	0%
43	5%	-5%	5%	-5%	0%	0%	4%	-4%	-1%	2%	-4%	1%	-3%	-1%	4%	-5%	-1%	3%	-3%	2%	-3%	-1%	43%	0%	0%	44%	0%	33%	0%	0%
44	5%	-5%	5%	-5%	2%	-3%	5%	-6%	-1%	3%	-4%	2%	-3%	-1%	5%	-5%	0%	3%	-4%	2%	-3%	0%	44%	0%	0%	44%	0%	33%	0%	0%
45	5%	-5%	5%	-5%	4%	-5%	4%	-5%	-1%	3%	-4%	2%	-3%	-1%	4%	-5%	-1%	3%	-4%	2%	-3%	-1%	20%	-17%	0%	44%	0%	33%	0%	0%
46	5%	-5%	5%	-5%	5%	-5%	4%	-5%	0%	3%	-4%	2%	-3%	-1%	4%	-4%	0%	3%	-3%	2%	-3%	-1%	20%	-17%	0%	44%	0%	33%	0%	0%
47	5%	-5%	5%	-5%	5%	-6%	3%	-3%	0%	2%	-3%	2%	-3%	0%	3%	-3%	0%	2%	-3%	1%	-2%	-1%	18%	-15%	0%	41%	0%	30%	0%	0%
48	4%	-5%	5%	-5%	6%	-6%	2%	-2%	0%	1%	-2%	1%	-2%	0%	2%	-2%	0%	1%	-2%	1%	-2%	0%	15%	-14%	0%	36%	0%	27%	0%	0%
49	4%	-5%	5%	-5%	6%	-7%	1%	-1%	0%	0%	-1%	0%	-1%	0%	1%	-1%	0%	0%	-1%	0%	-1%	-1%	12%	-12%	0%	31%	0%	24%	0%	0%
50	3%	-4%	4%	-4%	6%	-6%	0%	0%	0%	0%	0%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	10%	-10%	0%	27%	0%	21%	0%	0%
51	2%	-3%	2%	-3%	6%	-6%	-1%	2%	0%	-1%	1%	-1%	1%	0%	-1%	2%	0%	-1%	1%	-1%	1%	0%	8%	-8%	0%	23%	0%	18%	0%	0%
52	2%	-3%	2%	-3%	6%	-6%	-2%	3%	0%	-2%	2%	-2%	1%	0%	-2%	3%	0%	-2%	2%	-2%	1%	0%	6%	-6%	0%	19%	0%	15%	0%	0%
53	2%	-3%	2%	-3%	6%	-6%	-3%	4%	0%	-2%	3%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	2%	-3%	0%	13%	0%	10%	0%	0%
54	2%	-3%	2%	-3%	4%	-5%	-3%	4%	0%	-3%	3%	-3%	2%	0%	-3%	4%	0%	-3%	3%	-3%	2%	0%	2%	-3%	0%	7%	0%	6%	0%	0%
55	1%	-1%	1%	-1%	2%	-2%	-3%	4%	0%	-3%	3%	-3%	3%	0%	-3%	4%	0%	-3%	3%	-3%	3%	0%	1%	-1%	0%	2%	0%	1%	0%	0%
56	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-3%	3%	0%	-3%	4%	0%	-3%	4%	-3%	3%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
57	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-3%	3%	0%	-3%	4%	0%	-3%	3%	-2%	3%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
58	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-3%	2%	0%	-3%	4%	0%	-3%	3%	-2%	2%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
59	1%	-1%	1%	-1%	-2%	3%	-3%	3%	0%	-3%	3%	-2%	2%	0%	-3%	3%	0%	-3%	3%	-2%	2%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
60	0%	0%	0%	1%	-2%	3%	-3%	3%	0%	-2%	3%	-2%	2%	0%	-3%	3%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	0%	-1%	0%	-1%	0%
61	-2%	2%	-2%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	3%	-2%	2%	0%	0%	1%	0%	0%	0%	0%	0%	0%
62	-2%	2%	-2%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%
63	-2%	2%	-2%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%
64	-2%	2%	-1%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%
65+	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	1%	0%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	2%	-1%	1%	0%

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 1.7

Rating Region 7

Fresno, Kern, and Kings Counties

Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)

	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	248	221	98	91	182	182	260	260	126	252	252	382	382	221	442	442	657	819
1-4	154	135	53	59	118	142	201	260	81	162	196	289	382	130	260	328	657	819
5-18	154	135	53	59	118	142	201	260	81	162	196	289	382	130	260	328	657	819
19	170	150	74	59	118	142	201	260	93	186	208	289	382	328	490	527	657	819
20	170	150	74	59	118	142	201	260	93	186	208	289	382	328	490	527	657	819
21	170	150	74	59	118	142	201	260	93	186	208	289	382	328	490	527	657	819
22	170	150	74	59	118	142	201	260	93	186	208	289	382	328	490	527	657	819
23	170	150	74	59	118	142	201	260	94	188	209	290	384	328	490	527	657	819
24	170	150	74	59	118	142	201	260	94	188	209	290	384	328	490	527	657	819
25	170	150	74	61	122	147	206	267	97	194	216	297	394	328	490	527	657	819
26	170	150	74	62	124	147	206	267	98	196	216	297	394	328	490	527	657	819
27	170	150	76	63	126	147	206	267	99	198	216	297	394	328	490	527	657	819
28	178	159	78	64	128	147	206	268	100	200	216	297	394	328	494	527	657	819
29	187	167	80	65	130	149	208	273	102	204	219	300	402	328	497	527	657	820
30	196	174	80	82	164	165	224	306	113	226	227	308	421	328	501	527	657	820
31	205	182	80	83	166	165	224	306	115	230	227	308	423	328	505	527	657	820
32	213	191	81	85	170	165	224	309	118	236	228	309	427	328	508	527	657	820
33	219	196	84	88	176	166	225	313	122	244	230	311	433	328	515	527	657	821
34	225	200	85	89	178	168	227	316	124	248	233	314	438	328	520	527	657	821
35	231	205	85	99	198	172	231	330	141	282	242	323	464	328	525	527	657	821
36	237	209	85	102	204	174	233	335	142	284	242	323	464	328	531	527	657	821
37	243	214	87	106	212	176	235	341	147	294	243	324	471	328	539	527	657	822
38	264	231	93	110	220	181	240	350	152	304	250	331	483	328	544	527	657	822
39	283	248	105	115	230	181	240	354	159	318	250	331	489	328	551	527	657	822
40	309	269	118	123	246	184	243	366	170	340	254	335	505	328	558	527	657	822
41	328	287	126	128	256	189	248	376	176	352	260	341	517	328	559	527	657	822
42	349	303	127	132	264	193	252	384	183	366	266	347	530	328	560	527	657	822
43	369	319	127	140	280	200	259	399	194	388	277	358	552	330	563	527	657	826
44	389	335	130	148	296	208	267	415	204	408	286	367	571	332	566	527	657	828
45	408	353	132	155	310	214	273	428	215	430	296	377	592	279	570	527	657	830
46	428	369	133	161	322	220	279	440	224	448	305	386	610	281	573	527	657	833
47	447	385	138	172	344	231	290	462	238	476	319	400	638	288	587	527	657	847
48	474	404	148	189	378	248	307	496	260	520	341	422	682	297	602	527	657	862
49	501	423	159	203	406	262	321	524	281	562	362	443	724	305	618	527	657	878
50	521	437	169	219	438	278	337	556	302	604	383	464	766	312	631	527	657	891
51	541	451	179	228	456	287	346	574	315	630	396	477	792	322	649	527	657	909
52	568	471	188	243	486	302	361	604	335	670	416	497	832	330	664	527	657	924
53	626	518	193	259	518	318	377	636	357	714	438	519	876	345	692	527	657	952
54	684	563	198	275	550	334	393	668	380	760	461	542	922	373	748	527	657	1,008
55	732	601	203	290	580	349	408	698	401	802	482	563	964	395	790	527	657	1,050
56	788	646	214	308	616	367	426	734	425	850	506	587	1,012	420	841	550	680	1,101
57	847	692	244	326	652	385	444	770	451	902	532	613	1,064	446	892	576	706	1,152
58	889	733	282	347	694	406	465	812	479	958	560	641	1,120	471	942	601	731	1,202
59	932	774	324	367	734	426	485	852	508	1,016	589	670	1,178	494	989	624	754	1,249
60	962	805	368	427	854	486	545	972	589	1,178	670	751	1,340	512	1,025	642	772	1,285
61	993	836	404	447	894	506	565	1,012	619	1,238	700	781	1,400	530	1,059	660	790	1,319
62	1,034	877	423	465	930	524	583	1,048	643	1,286	724	805	1,448	553	1,105	683	813	1,365
63	1,076	916	429	482	964	541	600	1,082	665	1,330	746	827	1,492	577	1,152	707	837	1,412
64	1,117	957	433	495	990	554	613	1,108	683	1,366	764	845	1,528	600	1,197	730	860	1,457
65+	1,452	1,244	563	644	1,287	720	797	1,440	888	1,776	993	1,099	1,986	780	1,556	949	1,118	1,894

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 1.7

Rating Region 7

Fresno, Kern, and Kings Counties

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	248	248	221	221	98	98	91	91	183	142	142	202	202	261	126	126	252	209	209	290	290	384	221	221	442	361	527	491	657	819
1-4	154	154	135	135	53	53	59	59	118	142	142	202	202	261	81	81	162	209	209	290	290	384	130	130	260	361	527	491	657	819
5-18	154	154	135	135	53	53	59	59	118	142	142	202	202	261	81	81	162	209	209	290	290	384	130	130	260	361	527	491	657	819
19	165	175	146	155	74	74	59	59	118	142	142	202	202	261	93	93	187	209	209	290	290	384	162	328	490	361	527	491	657	819
20	165	175	146	155	74	74	59	59	118	142	142	202	202	261	93	93	187	209	209	290	290	384	162	328	490	361	527	491	657	819
21	165	175	146	155	74	74	59	59	118	142	142	202	202	261	93	93	187	209	209	290	290	384	162	328	490	361	527	491	657	819
22	165	175	146	155	74	74	59	59	118	142	142	202	202	261	93	93	187	209	209	290	290	384	162	328	490	361	527	491	657	819
23	165	175	146	155	74	74	59	60	119	142	144	202	203	262	93	96	190	209	211	290	292	386	162	328	490	361	527	491	657	819
24	165	175	146	155	74	74	59	60	119	142	144	202	203	262	93	96	190	209	211	290	292	386	162	328	490	361	527	491	657	819
25	165	175	146	155	74	74	60	62	123	144	146	203	205	266	96	98	195	211	214	292	295	391	162	328	490	361	527	491	657	819
26	165	175	146	155	74	74	61	63	125	144	146	203	205	267	97	100	197	211	214	292	295	393	162	328	490	361	527	491	657	819
27	165	175	146	155	76	76	61	65	126	144	147	203	206	268	97	102	200	211	215	292	296	395	162	328	490	361	527	491	657	819
28	173	185	154	165	78	78	62	66	128	145	148	204	207	270	98	103	202	211	216	292	297	396	166	328	494	361	527	491	657	819
29	182	194	162	173	80	80	63	67	131	146	149	205	209	273	100	105	205	212	217	294	299	399	169	328	497	362	527	492	657	820
30	191	201	169	179	80	80	80	84	165	160	165	219	224	304	110	117	227	220	227	301	309	419	173	328	501	362	527	492	657	820
31	200	210	178	187	80	80	81	85	167	160	165	219	224	305	112	118	231	221	227	302	309	421	177	328	505	362	527	492	657	820
32	208	220	186	196	81	81	83	88	171	160	165	219	224	307	115	121	236	221	227	302	309	424	180	328	508	362	527	492	657	820
33	214	226	191	201	84	84	85	91	177	161	167	220	226	312	118	126	245	222	230	304	311	430	187	328	515	363	527	493	657	821
34	220	232	195	206	85	85	87	92	180	161	167	220	226	313	120	128	249	222	230	304	311	433	192	328	520	363	527	493	657	821
35	225	239	199	212	85	85	96	103	199	167	174	226	233	330	136	146	282	234	244	315	325	461	197	328	525	363	527	493	657	821
36	230	246	203	216	85	86	99	106	206	168	175	227	234	334	137	147	285	234	244	315	325	463	203	328	531	363	527	493	657	821
37	236	251	208	221	85	90	103	110	213	170	177	230	237	340	142	152	295	235	245	316	326	469	211	328	539	364	527	494	657	822
38	256	273	225	239	93	93	106	115	221	173	181	232	240	347	147	159	306	237	249	319	330	478	216	328	544	364	527	494	657	822
39	275	293	241	256	105	105	111	120	232	174	183	233	242	354	153	166	320	240	252	321	334	488	223	328	551	364	527	494	657	822
40	295	325	257	284	118	118	118	128	247	178	189	238	248	367	164	177	341	247	261	329	343	507	230	328	558	364	527	494	657	822
41	314	345	274	302	126	126	123	133	256	183	194	242	253	376	170	184	354	252	266	334	348	518	231	328	559	364	527	494	657	822
42	334	368	290	319	127	127	127	139	267	188	199	247	259	386	176	192	369	259	275	340	356	533	232	328	560	364	527	494	657	822
43	352	389	305	337	127	127	134	147	282	195	207	254	267	402	186	204	390	269	286	350	368	554	233	330	563	365	527	495	657	826
44	371	410	321	353	127	134	141	156	298	201	216	260	275	417	195	216	411	276	297	358	379	574	233	332	566	365	527	495	657	828
45	390	430	337	372	127	137	149	163	313	209	223	268	282	432	206	226	433	287	307	369	389	595	234	335	570	365	527	495	657	831
46	409	451	352	389	127	141	155	169	325	214	228	274	288	443	215	234	449	296	315	378	396	612	235	338	573	365	527	495	657	834
47	427	471	368	405	131	147	167	178	346	226	238	285	297	464	231	246	478	313	328	394	409	641	246	340	587	376	527	507	657	847
48	453	500	386	426	140	157	184	194	378	244	253	303	312	497	255	267	523	336	349	418	430	686	260	342	602	390	527	520	657	862
49	479	528	405	446	150	169	202	205	407	261	264	320	324	526	279	284	563	360	365	441	446	726	273	344	618	403	527	533	657	878
50	503	542	423	455	160	181	219	218	438	278	277	338	336	556	302	301	604	384	383	465	464	767	284	346	631	414	527	544	657	891
51	529	556	441	464	169	192	231	224	455	290	283	349	342	574	319	309	628	400	390	482	472	791	299	350	649	429	527	559	657	909
52	555	583	460	484	177	201	248	237	485	307	296	367	355	604	343	326	669	424	408	505	489	832	312	352	664	442	527	572	657	925
53	612	643	506	532	184	205	266	250	517	325	310	384	369	635	366	346	713	448	428	529	509	876	338	354	692	468	527	598	657	952
54	669	703	550	578	190	207	284	264	549	343	324	403	383	668	393	365	758	474	446	555	528	921	364	383	748	494	527	624	657	1,008
55	726	739	596	607	200	207	299	278	578	359	338	418	397	697	414	385	800	495	466	577	548	962	391	399	790	521	529	651	659	1,050
56	782	796	641	652	219	207	318	295	613	377	354	436	413	732	439	408	847	520	489	602	570	1,010	417	424	841	547	554	677	684	1,101
57	840	855	686	699	250	237	336	313	650	396	373	455	432	769	465	433	898	547	514	628	595	1,061	442	450	892	572	580	702	710	1,153
58	882	898	727	740	289	274	357	334	692	417	393	476	453	811	494	461	956	575	543	657	624	1,119	467	475	942	597	606	727	736	1,203
59	924	942	768	782	332	315	377	355	733	436	414	496	474	851	522	490	1,012	603	572	684	653	1,175	490	499	989	620	629	750	759	1,249
60	966	958	808	801	376	358	438	413	851	497	472	556	532	970	604	570	1,175	686	652	767	733	1,338	514	510	1,025	644	640	775	770	1,285
61	1,009	973	849	820	413	392	457	435	893	517	495	576	554	1,012	632	602	1,234	713	683	795	764	1,397	539	520	1,059	669	650	799	780	1,319
62	1,051	1,014	890	860	433	411	475	453	928	534	512	593	571	1,046	656	626	1,282	737	707	818	788	1,444	562	542	1,105	692	672	822	802	1,365
63	1,093	1,055	931	898	439	417	491	470	962	550	529	610	589	1,080	678	649	1,328	759	731	841	812	1,491	586	566	1,152	716	696	846	826	1,412
64	1,135	1,095	972	938	443	421	504	484	988	563	543	622	603	1,107	696	668	1,364	777	749	858	831	1,527	609	588	1,197	739	718	869	848	1,457
65+	1,476	1,425	1,264	1,220	577	548	655	629	1,285	733	706	809	784	1,439	905	868	1,774	1,010	975	1,116	1,080	1,985	791	765	1,556	961	934	1,130	1,103	1,895

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 1.7

Rating Region 7

Fresno, Kern, and Kings Counties

Percentage Change

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	0%	0%	0%	0%	0%	0%	0%	0%	-1%	28%	28%	29%	29%	0%	0%	0%	0%	21%	21%	32%	32%	-1%	0%	0%	0%	22%	-16%	34%	0%	0%
1-4	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-6%	-6%	0%	0%	-1%	0%	0%	0%	-9%	-38%	34%	0%	0%
5-18	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-6%	-6%	0%	0%	-1%	0%	0%	0%	-9%	-38%	34%	0%	0%
19	3%	-3%	3%	-3%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-1%	0%	0%	0%	0%	-1%	102%	0%	0%	46%	0%	34%	0%	0%
20	3%	-3%	3%	-3%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-1%	0%	0%	0%	0%	-1%	102%	0%	0%	46%	0%	34%	0%	0%
21	3%	-3%	3%	-3%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-1%	0%	0%	0%	0%	-1%	102%	0%	0%	46%	0%	34%	0%	0%
22	3%	-3%	3%	-3%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-1%	0%	0%	0%	0%	-1%	102%	0%	0%	46%	0%	34%	0%	0%
23	3%	-3%	3%	-3%	0%	0%	0%	-2%	-1%	0%	-1%	0%	-1%	-1%	1%	-2%	-1%	0%	-1%	0%	-1%	-1%	102%	0%	0%	46%	0%	34%	0%	0%
24	3%	-3%	3%	-3%	0%	0%	0%	-2%	-1%	0%	-1%	0%	-1%	-1%	1%	-2%	-1%	0%	-1%	0%	-1%	-1%	102%	0%	0%	46%	0%	34%	0%	0%
25	3%	-3%	3%	-3%	0%	0%	2%	-2%	-1%	2%	1%	1%	0%	0%	1%	-1%	-1%	2%	1%	2%	1%	1%	102%	0%	0%	46%	0%	34%	0%	0%
26	3%	-3%	3%	-3%	0%	0%	2%	-2%	-1%	2%	1%	1%	0%	0%	1%	-2%	-1%	2%	1%	2%	1%	0%	102%	0%	0%	46%	0%	34%	0%	0%
27	3%	-3%	3%	-3%	0%	0%	3%	-3%	0%	2%	0%	1%	0%	0%	2%	-3%	-1%	2%	0%	2%	0%	0%	102%	0%	0%	46%	0%	34%	0%	0%
28	3%	-4%	3%	-4%	0%	0%	3%	-3%	0%	1%	-1%	1%	0%	-1%	2%	-3%	-1%	2%	0%	2%	0%	-1%	98%	0%	0%	46%	0%	34%	0%	0%
29	3%	-4%	3%	-3%	0%	0%	3%	-3%	-1%	2%	0%	1%	0%	0%	2%	-3%	0%	3%	1%	2%	0%	1%	94%	0%	0%	46%	0%	34%	0%	0%
30	3%	-2%	3%	-3%	0%	0%	2%	-2%	-1%	3%	0%	2%	0%	1%	3%	-3%	0%	3%	0%	2%	0%	0%	90%	0%	0%	46%	0%	34%	0%	0%
31	2%	-2%	2%	-3%	0%	0%	2%	-2%	-1%	3%	0%	2%	0%	0%	3%	-3%	0%	3%	0%	2%	0%	0%	85%	0%	0%	46%	0%	34%	0%	0%
32	2%	-3%	3%	-3%	0%	0%	2%	-3%	-1%	3%	0%	2%	0%	1%	3%	-2%	0%	3%	0%	2%	0%	1%	82%	0%	0%	46%	0%	34%	0%	0%
33	2%	-3%	3%	-2%	0%	0%	4%	-3%	-1%	3%	-1%	2%	0%	0%	3%	-3%	0%	4%	0%	2%	0%	1%	75%	0%	0%	45%	0%	33%	0%	0%
34	2%	-3%	3%	-3%	0%	0%	2%	-3%	-1%	4%	1%	3%	0%	1%	3%	-3%	0%	5%	1%	3%	1%	1%	71%	0%	0%	45%	0%	33%	0%	0%
35	3%	-3%	3%	-3%	0%	0%	3%	-4%	-1%	3%	-1%	2%	-1%	0%	4%	-3%	0%	3%	-1%	3%	-1%	1%	66%	0%	0%	45%	0%	33%	0%	0%
36	3%	-4%	3%	-3%	0%	-1%	3%	-4%	-1%	4%	-1%	3%	0%	0%	4%	-3%	0%	3%	-1%	3%	-1%	0%	62%	0%	0%	45%	0%	33%	0%	0%
37	3%	-3%	3%	-3%	2%	-3%	3%	-4%	0%	4%	-1%	2%	-1%	0%	4%	-3%	0%	3%	-1%	3%	-1%	0%	55%	0%	0%	45%	0%	33%	0%	0%
38	3%	-3%	3%	-3%	0%	0%	4%	-4%	0%	5%	0%	3%	0%	1%	3%	-4%	-1%	5%	0%	4%	0%	1%	52%	0%	0%	45%	0%	33%	0%	0%
39	3%	-3%	3%	-3%	0%	0%	4%	-4%	-1%	4%	-1%	3%	-1%	0%	4%	-4%	-1%	4%	-1%	3%	-1%	0%	47%	0%	0%	45%	0%	33%	0%	0%
40	5%	-5%	5%	-5%	0%	0%	4%	-4%	0%	3%	-3%	2%	-2%	0%	4%	-4%	0%	3%	-3%	2%	-2%	0%	43%	0%	0%	45%	0%	33%	0%	0%
41	4%	-5%	5%	-5%	0%	0%	4%	-4%	0%	3%	-3%	2%	-2%	0%	4%	-4%	-1%	3%	-2%	2%	-2%	0%	42%	0%	0%	45%	0%	33%	0%	0%
42	4%	-5%	4%	-5%	0%	0%	4%	-5%	-1%	3%	-3%	2%	-3%	-1%	4%	-5%	-1%	3%	-3%	2%	-3%	-1%	41%	0%	0%	45%	0%	33%	0%	0%
43	5%	-5%	5%	-5%	0%	0%	4%	-5%	-1%	3%	-3%	2%	-3%	-1%	4%	-5%	-1%	3%	-3%	2%	-3%	0%	42%	0%	0%	44%	0%	33%	0%	0%
44	5%	-5%	4%	-5%	2%	-3%	5%	-5%	-1%	3%	-4%	3%	-3%	0%	5%	-6%	-1%	4%	-4%	3%	-3%	-1%	42%	0%	0%	44%	0%	33%	0%	0%
45	5%	-5%	5%	-5%	4%	-4%	4%	-5%	-1%	2%	-4%	2%	-3%	-1%	4%	-5%	-1%	3%	-4%	2%	-3%	-1%	19%	-17%	0%	44%	0%	33%	0%	0%
46	5%	-5%	5%	-5%	5%	-6%	4%	-5%	-1%	3%	-4%	2%	-3%	-1%	4%	-4%	0%	3%	-3%	2%	-3%	0%	20%	-17%	0%	44%	0%	33%	0%	0%
47	5%	-5%	5%	-5%	5%	-6%	3%	-3%	-1%	2%	-3%	2%	-2%	0%	3%	-3%	0%	2%	-3%	2%	-2%	0%	17%	-15%	0%	40%	0%	30%	0%	0%
48	5%	-5%	5%	-5%	6%	-6%	3%	-3%	0%	2%	-2%	1%	-2%	0%	2%	-3%	-1%	1%	-2%	1%	-2%	-1%	14%	-13%	0%	35%	0%	26%	0%	0%
49	5%	-5%	4%	-5%	6%	-6%	0%	-1%	0%	0%	-1%	0%	-1%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%	12%	-11%	0%	31%	0%	23%	0%	0%
50	4%	-4%	3%	-4%	6%	-7%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	10%	-10%	0%	27%	0%	21%	0%	0%
51	2%	-3%	2%	-3%	6%	-7%	-1%	2%	0%	-1%	1%	-1%	1%	0%	-1%	2%	0%	-1%	2%	-1%	1%	0%	8%	-8%	0%	23%	0%	18%	0%	0%
52	2%	-3%	2%	-3%	6%	-6%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	6%	-6%	0%	19%	0%	15%	0%	0%
53	2%	-3%	2%	-3%	5%	-6%	-3%	4%	0%	-2%	3%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	2%	-3%	0%	13%	0%	10%	0%	0%
54	2%	-3%	2%	-3%	4%	-4%	-3%	4%	0%	-3%	3%	-2%	3%	0%	-3%	4%	0%	-3%	3%	-2%	3%	0%	2%	-3%	0%	7%	0%	5%	0%	0%
55	1%	-1%	1%	-1%	1%	-2%	-3%	4%	0%	-3%	3%	-2%	3%	0%	-3%	4%	0%	-3%	3%	-2%	3%	0%	1%	-1%	0%	1%	0%	1%	0%	0%
56	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	4%	-2%	3%	0%	-3%	4%	0%	-3%	3%	-2%	3%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
57	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-2%	3%	0%	-3%	4%	0%	-3%	4%	-2%	3%	0%	1%	-1%	0%	1%	-1%	1%	-1%	0%
58	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-2%	3%	0%	-3%	4%	0%	-3%	3%	-2%	3%	0%	1%	-1%	0%	1%	-1%	1%	-1%	0%
59	1%	-1%	1%	-1%	-2%	3%	-3%	3%	0%	-2%	3%	-2%	2%	0%	-3%	4%	0%	-2%	3%	-2%	3%	0%	1%	-1%	0%	1%	-1%	1%	-1%	0%
60	0%	0%	0%	0%	-2%	3%	-3%	3%	0%	-2%	3%	-2%	2%	0%	-2%	3%	0%	-2%	3%	-2%	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%
61	-2%	2%	-2%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	2%	-1%	1%	0%
62	-2%	2%	-1%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	2%	-1%	1%	0%
63	-2%	2%	-2%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	2%	-1%	1%	0%
64	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-1%	2%	0%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-1%	2%	0%	-1%	2%	-1%	1%	0%
65+	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-1%	2%	0%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-1%	2%	0%	-1%	2%	-1%	1%	0%

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 1.8

Rating Region 8

Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	355	314	141	125	250	250	341	341	172	344	344	474	474	352	705	705	1,045	1,303
1-4	219	194	76	76	152	189	265	341	106	212	262	368	474	205	411	520	1,045	1,303
5-18	219	194	76	76	152	189	265	341	106	212	262	368	474	205	411	520	1,045	1,303
19	242	214	105	76	152	189	265	341	106	212	262	368	474	523	781	839	1,045	1,303
20	242	214	105	76	152	189	265	341	106	212	262	368	474	523	781	839	1,045	1,303
21	242	214	105	76	152	189	265	341	106	212	262	368	474	523	781	839	1,045	1,303
22	242	214	105	76	152	189	265	341	106	212	262	368	474	523	781	839	1,045	1,303
23	242	214	105	76	152	189	265	341	106	212	262	368	474	523	781	839	1,045	1,303
24	242	214	105	76	152	189	265	341	106	212	262	368	474	523	781	839	1,045	1,303
25	242	214	105	78	156	195	271	349	108	216	269	375	483	523	781	839	1,045	1,303
26	242	214	105	81	162	195	271	349	111	222	269	375	483	523	781	839	1,045	1,303
27	242	214	110	81	162	195	271	349	112	224	269	375	483	523	781	839	1,045	1,303
28	255	225	113	83	166	195	271	352	115	230	269	375	488	523	787	839	1,045	1,303
29	268	236	114	84	168	198	274	358	116	232	274	380	496	523	793	839	1,045	1,307
30	280	246	114	91	182	203	279	370	126	252	280	386	512	523	799	839	1,045	1,307
31	292	256	114	94	188	203	279	373	130	260	281	387	517	523	805	839	1,045	1,307
32	306	267	115	96	192	203	279	375	133	266	281	387	520	523	811	839	1,045	1,307
33	314	275	118	99	198	203	279	378	136	272	281	387	522	523	819	839	1,045	1,307
34	322	282	122	101	202	207	283	384	139	278	285	391	530	523	829	839	1,045	1,307
35	331	289	122	112	224	209	285	397	157	314	291	397	554	523	839	839	1,045	1,307
36	338	297	122	115	230	210	286	401	158	316	291	397	554	523	848	839	1,045	1,307
37	346	304	124	120	240	212	288	408	165	330	293	399	564	523	858	839	1,045	1,307
38	376	327	132	125	250	218	294	419	172	344	302	408	580	523	868	839	1,045	1,308
39	404	351	151	130	260	218	294	421	179	358	302	408	582	523	879	839	1,045	1,308
40	442	381	167	137	274	218	294	429	190	380	302	408	596	523	888	839	1,045	1,308
41	472	404	179	144	288	223	299	443	199	398	309	415	614	523	890	839	1,045	1,308
42	501	429	180	149	298	227	303	452	207	414	316	422	629	523	891	839	1,045	1,308
43	528	451	180	151	302	229	305	456	208	416	316	422	630	527	897	839	1,045	1,312
44	557	473	185	151	302	229	305	456	208	416	316	422	630	531	904	839	1,045	1,316
45	583	496	186	151	302	229	305	456	208	416	316	422	630	445	908	839	1,045	1,318
46	611	518	189	155	310	231	307	462	215	430	321	427	642	448	914	839	1,045	1,324
47	638	540	195	166	332	242	318	484	230	460	336	442	672	459	934	839	1,045	1,344
48	676	567	209	192	384	268	344	536	265	530	371	477	742	472	959	839	1,045	1,369
49	715	595	224	216	432	292	368	584	298	596	404	510	808	486	985	839	1,045	1,395
50	744	615	239	240	480	316	392	632	331	662	437	543	874	497	1,006	839	1,045	1,416
51	773	635	254	249	498	325	401	650	344	688	450	556	900	511	1,031	839	1,045	1,441
52	810	661	265	267	534	343	419	686	368	736	474	580	948	526	1,058	839	1,045	1,468
53	893	727	273	284	568	360	436	720	393	786	499	605	998	550	1,103	839	1,045	1,513
54	976	794	279	303	606	379	455	758	418	836	524	630	1,048	593	1,188	839	1,045	1,598
55	1,044	848	286	319	638	395	471	790	441	882	547	653	1,094	626	1,254	839	1,045	1,664
56	1,126	914	302	339	678	415	491	830	468	936	574	680	1,148	669	1,339	874	1,079	1,749
57	1,207	979	344	360	720	436	512	872	497	994	603	709	1,206	711	1,423	916	1,121	1,833
58	1,267	1,037	396	382	764	458	534	916	527	1,054	633	739	1,266	748	1,498	953	1,158	1,908
59	1,329	1,095	456	404	808	480	556	960	559	1,118	665	771	1,330	787	1,575	992	1,197	1,985
60	1,373	1,138	517	453	906	529	605	1,058	626	1,252	732	838	1,464	814	1,629	1,019	1,224	2,039
61	1,416	1,181	567	477	954	553	629	1,106	658	1,316	764	870	1,528	843	1,682	1,048	1,253	2,092
62	1,475	1,238	596	496	992	572	648	1,144	685	1,370	791	897	1,582	880	1,756	1,085	1,290	2,166
63	1,535	1,294	603	514	1,028	590	666	1,180	710	1,420	816	922	1,632	917	1,831	1,122	1,327	2,241
64	1,595	1,350	609	529	1,058	605	681	1,210	729	1,458	835	941	1,670	954	1,905	1,159	1,364	2,315
65+	2,074	1,755	792	688	1,375	787	885	1,573	948	1,895	1,086	1,223	2,171	1,240	2,477	1,507	1,773	3,010

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 1.8

Rating Region 8

Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	355	355	314	314	141	141	125	125	250	190	190	267	267	343	172	172	345	262	262	369	369	475	352	352	705	573	839	779	1,045	1,303
1-4	219	219	194	194	76	76	76	76	153	190	190	267	267	343	106	106	212	262	262	369	369	475	205	205	411	573	839	779	1,045	1,303
5-18	219	219	194	194	76	76	76	76	153	190	190	267	267	343	106	106	212	262	262	369	369	475	205	205	411	573	839	779	1,045	1,303
19	235	250	208	222	105	105	76	76	153	190	190	267	267	343	106	106	212	262	262	369	369	475	257	523	781	573	839	779	1,045	1,303
20	235	250	208	222	105	105	76	76	153	190	190	267	267	343	106	106	212	262	262	369	369	475	257	523	781	573	839	779	1,045	1,303
21	235	250	208	222	105	105	76	76	153	190	190	267	267	343	106	106	212	262	262	369	369	475	257	523	781	573	839	779	1,045	1,303
22	235	250	208	222	105	105	76	76	153	190	190	267	267	343	106	106	212	262	262	369	369	475	257	523	781	573	839	779	1,045	1,303
23	235	250	208	222	105	105	76	77	154	190	191	267	268	345	106	107	214	262	264	369	370	477	257	523	781	573	839	779	1,045	1,303
24	235	250	208	222	105	105	76	77	154	190	191	267	268	345	106	107	214	262	264	369	370	477	257	523	781	573	839	779	1,045	1,303
25	235	250	208	222	105	105	77	80	158	191	194	268	270	348	107	110	217	264	266	370	373	480	257	523	781	573	839	779	1,045	1,303
26	235	250	208	222	105	105	80	82	162	191	194	268	270	350	110	113	224	264	266	370	373	484	257	523	781	573	839	779	1,045	1,303
27	235	250	208	222	110	110	80	83	163	191	194	268	270	352	110	115	225	264	267	370	374	485	257	523	781	573	839	779	1,045	1,303
28	248	264	219	233	113	113	81	85	167	191	196	268	273	354	112	118	231	265	271	371	378	490	263	523	787	573	839	779	1,045	1,303
29	261	277	229	244	114	114	82	87	169	192	197	269	274	356	113	120	234	266	272	373	379	493	270	523	793	578	839	783	1,045	1,307
30	273	288	240	253	114	114	89	94	183	197	202	274	278	368	123	130	254	272	279	379	385	509	275	523	799	578	839	783	1,045	1,307
31	285	301	250	264	114	114	91	97	189	197	203	274	280	371	126	135	261	272	281	379	388	514	281	523	805	578	839	783	1,045	1,307
32	298	315	261	275	115	115	94	98	192	197	203	274	280	373	130	136	266	272	281	379	388	515	288	523	811	578	839	783	1,045	1,307
33	307	323	268	283	118	118	96	102	198	197	203	274	280	376	132	141	274	272	281	379	388	520	295	523	819	578	839	783	1,045	1,307
34	314	331	275	290	122	122	98	104	203	197	203	274	280	378	136	143	280	272	281	379	388	523	305	523	829	578	839	783	1,045	1,307
35	322	343	281	298	122	122	108	116	224	202	210	278	287	395	152	164	316	282	294	389	400	553	315	523	839	578	839	783	1,045	1,307
36	329	350	288	307	122	123	111	119	231	203	211	280	288	399	153	165	319	282	294	389	400	554	324	523	848	578	839	783	1,045	1,307
37	337	358	295	314	122	127	116	124	240	205	213	282	290	406	160	171	331	282	294	389	400	560	334	523	858	578	839	783	1,045	1,307
38	365	389	318	338	132	132	120	130	250	206	216	283	292	413	166	180	346	286	300	393	406	573	344	523	868	579	839	785	1,045	1,308
39	393	418	341	363	151	151	125	135	261	206	217	283	293	419	172	187	360	286	300	393	406	580	355	523	879	579	839	785	1,045	1,308
40	423	466	364	401	167	167	132	144	276	211	223	288	299	432	182	199	381	292	309	399	415	598	364	523	888	579	839	785	1,045	1,308
41	451	498	386	426	179	179	138	151	289	217	230	293	306	445	191	209	400	300	318	406	424	615	366	523	890	579	839	785	1,045	1,308
42	479	528	410	452	180	180	144	156	300	221	234	298	311	455	199	216	415	307	325	414	431	631	368	523	891	579	839	785	1,045	1,308
43	505	556	431	475	180	180	145	158	303	223	235	299	312	457	200	217	418	307	325	414	431	632	370	527	897	579	839	785	1,045	1,312
44	532	587	452	499	180	190	145	158	303	223	235	299	312	457	200	217	418	307	325	414	431	632	372	531	904	579	839	785	1,045	1,316
45	557	615	474	522	180	194	145	158	303	223	235	299	312	457	200	217	418	307	325	414	431	632	373	534	908	579	839	785	1,045	1,319
46	584	644	495	546	180	200	149	163	313	226	240	303	317	467	206	226	433	313	333	419	439	646	375	538	914	581	839	787	1,045	1,325
47	610	672	516	569	185	207	161	173	334	238	249	314	326	488	222	239	461	329	345	435	451	674	391	542	934	597	839	802	1,045	1,345
48	646	713	542	597	197	223	188	197	385	264	274	341	350	539	260	272	533	366	379	473	485	746	413	545	959	619	839	825	1,045	1,371
49	683	753	568	627	211	240	214	218	433	291	295	368	371	586	296	301	598	403	408	509	514	811	434	550	985	640	839	846	1,045	1,396
50	719	774	595	639	225	255	240	239	479	317	316	393	392	633	331	330	662	438	436	544	543	875	452	553	1,006	658	839	864	1,045	1,417
51	755	794	621	652	240	271	253	245	498	330	321	406	398	651	349	338	687	455	444	562	550	900	474	557	1,031	680	839	886	1,045	1,443
52	792	832	646	679	251	282	273	260	533	349	336	426	413	686	376	359	736	483	465	589	572	949	497	561	1,058	702	839	908	1,045	1,470
53	873	917	711	747	259	290	292	275	568	369	352	446	428	721	404	380	785	510	487	617	593	997	538	564	1,103	743	839	949	1,045	1,514
54	954	1,002	777	815	267	293	312	291	604	389	368	465	445	757	431	403	835	538	509	644	615	1,047	579	609	1,188	785	839	990	1,045	1,600
55	1,036	1,054	841	856	281	293	330	306	636	406	383	483	460	790	455	423	878	562	529	668	636	1,091	621	632	1,254	827	839	1,033	1,045	1,665
56	1,116	1,138	907	923	309	293	350	325	676	427	402	504	478	829	484	449	933	590	555	697	662	1,146	663	676	1,339	869	881	1,075	1,087	1,751
57	1,197	1,220	971	989	352	334	371	346	718	448	422	525	499	871	513	478	991	619	584	726	691	1,204	705	718	1,423	910	924	1,116	1,129	1,834
58	1,257	1,280	1,029	1,047	405	384	393	368	762	470	445	547	521	915	543	508	1,051	649	614	756	721	1,264	742	756	1,498	948	961	1,154	1,167	1,910
59	1,318	1,343	1,086	1,106	467	443	415	391	807	492	468	569	544	960	574	540	1,115	681	647	787	753	1,328	780	795	1,575	986	1,000	1,192	1,206	1,987
60	1,378	1,366	1,142	1,132	529	502	465	439	905	542	515	619	592	1,058	643	605	1,249	749	712	856	818	1,462	817	811	1,629	1,023	1,017	1,228	1,223	2,040
61	1,439	1,388	1,200	1,157	580	550	488	463	951	564	540	641	617	1,105	673	639	1,313	779	746	886	852	1,526	856	826	1,682	1,061	1,031	1,267	1,237	2,093
62	1,498	1,447	1,257	1,214	609	579	506	483	990	583	560	660	636	1,143	699	667	1,367	806	773	912	880	1,580	894	862	1,756	1,099	1,068	1,305	1,274	2,168
63	1,559	1,506	1,314	1,269	617	586	524	501	1,026	600	578	677	655	1,179	723	693	1,417	830	800	936	906	1,630	931	899	1,831	1,137	1,105	1,343	1,311	2,242
64	1,620	1,564	1,372	1,324	623	592	538	517	1,055	614	593	691	670	1,208	742	713	1,456	848	820	955	926	1,668	969	936	1,905	1,175	1,142	1,381	1,347	2,317
65+	2,107	2,034	1,783	1,721	810	770	699	672	1,372	799	771	899	871	1,572	965	927	1,893	1,103	1,066	1,241	1,204	2,169	1,261	1,217	2,478	1,527	1,484	1,795	1,752	3,013

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 1.8

Rating Region 8

Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

	Percentage Change																															
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	0%	0%	0%	0%	0%	0%	0%	0%	0%	32%	32%	28%	28%	-1%	0%	0%	0%	31%	31%	28%	28%	0%	0%	0%	0%	23%	-16%	34%	0%	0%
1-4	0%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-9%	-38%	34%	0%	0%
5-18	0%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-9%	-38%	34%	0%	0%
19	3%	-3%	3%	-4%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	104%	0%	0%	46%	0%	34%	0%	0%
20	3%	-3%	3%	-4%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	104%	0%	0%	46%	0%	34%	0%	0%
21	3%	-3%	3%	-4%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	104%	0%	0%	46%	0%	34%	0%	0%
22	3%	-3%	3%	-4%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	104%	0%	0%	46%	0%	34%	0%	0%
23	3%	-3%	3%	-4%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	-1%	0%	-1%	-1%	0%	-1%	0%	-1%	-1%	104%	0%	0%	46%	0%	34%	0%	0%
24	3%	-3%	3%	-4%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	-1%	0%	-1%	-1%	0%	-1%	0%	-1%	-1%	104%	0%	0%	46%	0%	34%	0%	0%
25	3%	-3%	3%	-4%	0%	0%	1%	-3%	-1%	2%	1%	1%	0%	0%	1%	-2%	0%	2%	1%	1%	1%	1%	104%	0%	0%	46%	0%	34%	0%	0%
26	3%	-3%	3%	-4%	0%	0%	1%	-1%	0%	2%	1%	1%	0%	0%	1%	-2%	-1%	2%	1%	1%	1%	0%	104%	0%	0%	46%	0%	34%	0%	0%
27	3%	-3%	3%	-4%	0%	0%	1%	-2%	-1%	2%	1%	1%	0%	-1%	2%	-3%	0%	2%	1%	1%	0%	0%	104%	0%	0%	46%	0%	34%	0%	0%
28	3%	-3%	3%	-3%	0%	0%	2%	-2%	-1%	2%	-1%	1%	-1%	-1%	3%	-3%	0%	2%	-1%	1%	-1%	0%	99%	0%	0%	46%	0%	34%	0%	0%
29	3%	-3%	3%	-3%	0%	0%	2%	-3%	-1%	3%	1%	2%	0%	1%	3%	-3%	-1%	3%	1%	2%	0%	1%	94%	0%	0%	45%	0%	33%	0%	0%
30	3%	-3%	2%	-3%	0%	0%	2%	-3%	-1%	3%	0%	2%	0%	1%	2%	-3%	-1%	3%	0%	2%	0%	1%	90%	0%	0%	45%	0%	33%	0%	0%
31	2%	-3%	2%	-3%	0%	0%	3%	-3%	-1%	3%	0%	2%	0%	1%	3%	-4%	0%	3%	0%	2%	0%	1%	86%	0%	0%	45%	0%	33%	0%	0%
32	3%	-3%	2%	-3%	0%	0%	2%	-2%	0%	3%	0%	2%	0%	1%	2%	-2%	0%	3%	0%	2%	0%	1%	82%	0%	0%	45%	0%	33%	0%	0%
33	2%	-3%	3%	-3%	0%	0%	3%	-3%	0%	3%	0%	2%	0%	1%	3%	-4%	-1%	3%	0%	2%	0%	0%	77%	0%	0%	45%	0%	33%	0%	0%
34	3%	-3%	3%	-3%	0%	0%	3%	-3%	0%	5%	2%	3%	1%	2%	2%	-3%	-1%	5%	1%	3%	1%	1%	71%	0%	0%	45%	0%	33%	0%	0%
35	3%	-3%	3%	-3%	0%	0%	4%	-3%	0%	3%	0%	3%	-1%	1%	3%	-4%	-1%	3%	-1%	2%	-1%	0%	66%	0%	0%	45%	0%	33%	0%	0%
36	3%	-3%	3%	-3%	0%	-1%	4%	-3%	0%	3%	0%	2%	-1%	1%	3%	-4%	-1%	3%	-1%	2%	-1%	0%	61%	0%	0%	45%	0%	33%	0%	0%
37	3%	-3%	3%	-3%	2%	-2%	3%	-3%	0%	3%	0%	2%	-1%	0%	3%	-4%	0%	4%	0%	3%	0%	1%	57%	0%	0%	45%	0%	33%	0%	0%
38	3%	-3%	3%	-3%	0%	0%	4%	-4%	0%	6%	1%	4%	1%	1%	4%	-4%	-1%	6%	1%	4%	0%	1%	52%	0%	0%	45%	0%	33%	0%	0%
39	3%	-3%	3%	-3%	0%	0%	4%	-4%	0%	6%	0%	4%	0%	0%	4%	-4%	-1%	6%	1%	4%	0%	0%	47%	0%	0%	45%	0%	33%	0%	0%
40	4%	-5%	5%	-5%	0%	0%	4%	-5%	-1%	3%	-2%	2%	-2%	-1%	4%	-5%	0%	3%	-2%	2%	-2%	0%	44%	0%	0%	45%	0%	33%	0%	0%
41	5%	-5%	5%	-5%	0%	0%	4%	-5%	0%	3%	-3%	2%	-2%	0%	4%	-5%	-1%	3%	-3%	2%	-2%	0%	43%	0%	0%	45%	0%	33%	0%	0%
42	5%	-5%	5%	-5%	0%	0%	3%	-4%	-1%	3%	-3%	2%	-3%	-1%	4%	-4%	0%	3%	-3%	2%	-2%	0%	42%	0%	0%	45%	0%	33%	0%	0%
43	5%	-5%	5%	-5%	0%	0%	4%	-4%	0%	3%	-3%	2%	-2%	0%	4%	-4%	0%	3%	-3%	2%	-2%	0%	42%	0%	0%	45%	0%	33%	0%	0%
44	5%	-5%	5%	-5%	3%	-3%	4%	-4%	0%	3%	-3%	2%	-2%	0%	4%	-4%	0%	3%	-3%	2%	-2%	0%	43%	0%	0%	45%	0%	33%	0%	0%
45	5%	-5%	5%	-5%	3%	-4%	4%	-4%	0%	3%	-3%	2%	-2%	0%	4%	-4%	0%	3%	-3%	2%	-2%	0%	19%	-17%	0%	45%	0%	33%	0%	0%
46	5%	-5%	5%	-5%	5%	-6%	4%	-5%	-1%	2%	-4%	1%	-3%	-1%	4%	-5%	-1%	3%	-4%	2%	-3%	-1%	19%	-17%	0%	44%	0%	33%	0%	0%
47	5%	-5%	5%	-5%	5%	-6%	3%	-4%	-1%	2%	-3%	1%	-2%	-1%	4%	-4%	0%	2%	-3%	2%	-2%	0%	17%	-15%	0%	41%	0%	30%	0%	0%
48	5%	-5%	5%	-5%	6%	-6%	2%	-3%	0%	2%	-2%	1%	-2%	-1%	2%	-3%	-1%	1%	-2%	1%	-2%	-1%	14%	-13%	0%	36%	0%	27%	0%	0%
49	5%	-5%	5%	-5%	6%	-7%	1%	-1%	0%	0%	-1%	0%	-1%	0%	1%	-1%	0%	0%	-1%	0%	-1%	0%	12%	-12%	0%	31%	0%	24%	0%	0%
50	3%	-4%	3%	-4%	6%	-6%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	10%	-10%	0%	28%	0%	21%	0%	0%
51	2%	-3%	2%	-3%	6%	-6%	-2%	2%	0%	-2%	1%	-1%	1%	0%	-1%	2%	0%	-1%	1%	-1%	1%	0%	8%	-8%	0%	23%	0%	18%	0%	0%
52	2%	-3%	2%	-3%	6%	-6%	-2%	3%	0%	-2%	2%	-2%	1%	0%	-2%	3%	0%	-2%	2%	-2%	1%	0%	6%	-6%	0%	20%	0%	15%	0%	0%
53	2%	-3%	2%	-3%	5%	-6%	-3%	3%	0%	-2%	2%	-2%	2%	0%	-3%	3%	0%	-2%	2%	-2%	2%	0%	2%	-2%	0%	13%	0%	10%	0%	0%
54	2%	-3%	2%	-3%	4%	-5%	-3%	4%	0%	-3%	3%	-2%	2%	0%	-3%	4%	0%	-3%	3%	-2%	2%	0%	2%	-3%	0%	7%	0%	6%	0%	0%
55	1%	-1%	1%	-1%	2%	-2%	-3%	4%	0%	-3%	3%	-2%	2%	0%	-3%	4%	0%	-3%	3%	-2%	3%	0%	1%	-1%	0%	1%	0%	1%	0%	0%
56	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-3%	3%	0%	-3%	4%	0%	-3%	3%	-2%	3%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
57	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-2%	3%	0%	-3%	4%	0%	-3%	3%	-2%	3%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
58	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-2%	2%	0%	-3%	4%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
59	1%	-1%	1%	-1%	-2%	3%	-3%	3%	0%	-2%	3%	-2%	2%	0%	-3%	4%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
60	0%	1%	0%	1%	-2%	3%	-3%	3%	0%	-2%	3%	-2%	2%	0%	-3%	3%	0%	-2%	3%	-2%	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%
61	-2%	2%	-2%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	2%	-1%	1%	0%
62	-2%	2%	-2%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	2%	-1%	1%	0%
63	-2%	2%	-2%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-2%	2%	-1%	2%	0%	-2%	2%	0%	-1%	2%	-1%	1%	0%
64	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-1%	2%	-1%	2%	0%	-2%	2%	0%	-2%	2%	-1%	2%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%
65+	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-2%	2%	-1%	2%	0%	-2%	2%	0%	-1%	2%	-1%	1%	0%

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 1.9

Rating Region 9

Imperial and San Luis Obispo Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	355	314	141	125	250	250	341	341	172	344	344	474	474	352	705	705	1,045	1,303
1-4	219	194	76	76	152	189	265	341	106	212	262	368	474	205	411	520	1,045	1,303
5-18	219	194	76	76	152	189	265	341	106	212	262	368	474	205	411	520	1,045	1,303
19	242	214	105	76	152	189	265	341	106	212	262	368	474	523	781	839	1,045	1,303
20	242	214	105	76	152	189	265	341	106	212	262	368	474	523	781	839	1,045	1,303
21	242	214	105	76	152	189	265	341	106	212	262	368	474	523	781	839	1,045	1,303
22	242	214	105	76	152	189	265	341	106	212	262	368	474	523	781	839	1,045	1,303
23	242	214	105	76	152	189	265	341	106	212	262	368	474	523	781	839	1,045	1,303
24	242	214	105	76	152	189	265	341	106	212	262	368	474	523	781	839	1,045	1,303
25	242	214	105	78	156	195	271	349	108	216	269	375	483	523	781	839	1,045	1,303
26	242	214	105	81	162	195	271	349	111	222	269	375	483	523	781	839	1,045	1,303
27	242	214	110	81	162	195	271	349	112	224	269	375	483	523	781	839	1,045	1,303
28	255	225	113	83	166	195	271	352	115	230	269	375	488	523	787	839	1,045	1,303
29	268	236	114	84	168	198	274	358	116	232	274	380	496	523	793	839	1,045	1,303
30	280	246	114	91	182	203	279	370	126	252	280	386	512	523	799	839	1,045	1,307
31	292	256	114	94	188	203	279	373	130	260	281	387	517	523	805	839	1,045	1,307
32	306	267	115	96	192	203	279	375	133	266	281	387	520	523	811	839	1,045	1,307
33	314	275	118	99	198	203	279	378	136	272	281	387	522	523	819	839	1,045	1,307
34	322	282	122	101	202	207	283	384	139	278	285	391	530	523	829	839	1,045	1,307
35	331	289	122	112	224	209	285	397	155	310	289	395	550	523	839	839	1,045	1,307
36	338	297	122	115	230	210	286	401	158	316	289	395	553	523	848	839	1,045	1,307
37	346	304	124	120	240	212	288	408	167	334	295	401	568	523	858	839	1,045	1,307
38	376	327	132	125	250	218	294	419	172	344	302	408	580	523	868	839	1,045	1,307
39	404	351	151	130	260	218	294	421	179	358	302	408	582	523	879	839	1,045	1,308
40	442	381	167	137	274	218	294	429	190	380	302	408	596	523	888	839	1,045	1,308
41	472	404	179	144	288	223	299	443	199	398	309	415	614	523	890	839	1,045	1,308
42	501	429	180	149	298	227	303	452	207	414	316	422	629	523	891	839	1,045	1,308
43	528	451	180	151	302	229	305	456	208	416	316	422	630	527	897	839	1,045	1,308
44	557	473	185	151	302	229	305	456	208	416	316	422	630	531	904	839	1,045	1,312
45	583	496	186	151	302	229	305	456	208	416	316	422	630	445	908	839	1,045	1,318
46	611	518	189	155	310	231	307	462	215	430	321	427	642	448	914	839	1,045	1,324
47	638	540	195	166	332	242	318	484	230	460	336	442	672	459	934	839	1,045	1,344
48	676	567	209	192	384	268	344	536	265	530	371	477	742	472	959	839	1,045	1,369
49	715	595	224	216	432	292	368	584	298	596	404	510	808	486	985	839	1,045	1,395
50	744	615	239	240	480	316	392	632	331	662	437	543	874	497	1,006	839	1,045	1,416
51	773	635	254	249	498	325	401	650	344	688	450	556	900	511	1,031	839	1,045	1,441
52	810	661	265	267	534	343	419	686	368	736	474	580	948	526	1,058	839	1,045	1,468
53	893	727	273	284	568	360	436	720	393	786	499	605	998	550	1,103	839	1,045	1,513
54	976	794	279	303	606	379	455	758	418	836	524	630	1,048	593	1,188	839	1,045	1,598
55	1,044	848	286	319	638	395	471	790	441	882	547	653	1,094	626	1,254	839	1,045	1,664
56	1,126	914	302	339	678	415	491	830	468	936	574	680	1,148	669	1,339	874	1,079	1,749
57	1,207	979	344	360	720	436	512	872	497	994	603	709	1,206	711	1,423	916	1,121	1,833
58	1,267	1,037	396	382	764	458	534	916	527	1,054	633	739	1,266	748	1,498	953	1,158	1,908
59	1,329	1,095	456	404	808	480	556	960	559	1,118	665	771	1,330	787	1,575	992	1,197	1,985
60	1,373	1,138	517	453	906	529	605	1,058	626	1,252	732	838	1,464	814	1,629	1,019	1,224	2,039
61	1,416	1,181	567	477	954	553	629	1,106	658	1,316	764	870	1,528	843	1,682	1,048	1,253	2,092
62	1,475	1,238	596	496	992	572	648	1,144	685	1,370	791	897	1,582	880	1,756	1,085	1,290	2,166
63	1,535	1,294	603	514	1,028	590	666	1,180	710	1,420	816	922	1,632	917	1,831	1,122	1,327	2,241
64	1,595	1,350	609	529	1,058	605	681	1,210	729	1,458	835	941	1,670	954	1,905	1,159	1,364	2,315
65+	2,074	1,755	792	688	1,375	787	885	1,573	948	1,895	1,086	1,223	2,171	1,240	2,477	1,507	1,773	3,010

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 1.9

Rating Region 9

Imperial and San Luis Obispo Counties

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	355	355	314	314	141	141	125	125	250	190	190	267	267	343	172	172	345	262	262	369	369	475	352	352	705	573	839	779	1,045	1,303
1-4	219	219	194	194	76	76	76	76	153	190	190	267	267	343	106	106	212	262	262	369	369	475	205	205	411	573	839	779	1,045	1,303
5-18	219	219	194	194	76	76	76	76	153	190	190	267	267	343	106	106	212	262	262	369	369	475	205	205	411	573	839	779	1,045	1,303
19	235	250	208	222	105	105	76	76	153	190	190	267	267	343	106	106	212	262	262	369	369	475	257	523	781	573	839	779	1,045	1,303
20	235	250	208	222	105	105	76	76	153	190	190	267	267	343	106	106	212	262	262	369	369	475	257	523	781	573	839	779	1,045	1,303
21	235	250	208	222	105	105	76	76	153	190	190	267	267	343	106	106	212	262	262	369	369	475	257	523	781	573	839	779	1,045	1,303
22	235	250	208	222	105	105	76	76	153	190	190	267	267	343	106	106	212	262	262	369	369	475	257	523	781	573	839	779	1,045	1,303
23	235	250	208	222	105	105	76	77	154	190	191	267	268	345	106	107	214	262	264	369	370	477	257	523	781	573	839	779	1,045	1,303
24	235	250	208	222	105	105	76	77	154	190	191	267	268	345	106	107	214	262	264	369	370	477	257	523	781	573	839	779	1,045	1,303
25	235	250	208	222	105	105	77	80	158	191	194	268	270	348	107	110	217	264	266	370	373	480	257	523	781	573	839	779	1,045	1,303
26	235	250	208	222	105	105	80	82	162	191	194	268	270	350	110	113	224	264	266	370	373	484	257	523	781	573	839	779	1,045	1,303
27	235	250	208	222	110	110	80	83	163	191	194	268	270	352	110	115	225	264	267	370	374	485	257	523	781	573	839	779	1,045	1,303
28	248	264	219	233	113	113	81	85	167	191	196	268	273	354	112	118	231	265	271	371	378	490	263	523	787	573	839	779	1,045	1,303
29	261	277	229	244	114	114	82	87	169	192	197	269	274	356	113	120	234	266	272	373	379	493	270	523	793	578	839	783	1,045	1,307
30	273	288	240	253	114	114	89	94	183	197	202	274	278	368	123	130	254	272	279	379	385	509	275	523	799	578	839	783	1,045	1,307
31	285	301	250	264	114	114	91	97	189	197	203	274	280	371	126	135	261	272	281	379	388	514	281	523	805	578	839	783	1,045	1,307
32	298	315	261	275	115	115	94	98	192	197	203	274	280	373	130	136	266	272	281	379	388	515	288	523	811	578	839	783	1,045	1,307
33	307	323	268	283	118	118	96	102	198	197	203	274	280	376	132	141	274	272	281	379	388	520	295	523	819	578	839	783	1,045	1,307
34	314	331	275	290	122	122	98	104	203	197	203	274	280	378	136	143	280	272	281	379	388	523	305	523	829	578	839	783	1,045	1,307
35	322	343	281	298	122	122	108	116	224	202	210	278	287	395	148	164	313	279	294	385	400	549	315	523	839	578	839	783	1,045	1,307
36	329	350	288	307	122	123	111	119	231	203	211	280	288	399	153	165	319	280	294	386	400	552	324	523	848	578	839	783	1,045	1,307
37	337	358	295	314	122	127	116	124	240	205	213	282	290	406	164	171	335	286	294	393	400	564	334	523	858	578	839	783	1,045	1,307
38	365	389	318	338	132	132	120	130	250	206	216	283	292	413	166	180	346	286	300	393	406	573	344	523	868	579	839	785	1,045	1,308
39	393	418	341	363	151	151	125	135	261	206	217	283	293	419	172	187	360	286	300	393	406	580	355	523	879	579	839	785	1,045	1,308
40	423	466	364	401	167	167	132	144	276	211	223	288	299	432	182	199	381	292	309	399	415	598	364	523	888	579	839	785	1,045	1,308
41	451	498	386	426	179	179	138	151	289	217	230	293	306	445	191	209	400	300	318	406	424	615	366	523	890	579	839	785	1,045	1,308
42	479	528	410	452	180	180	144	156	300	221	234	298	311	455	199	216	415	307	325	414	431	631	368	523	891	579	839	785	1,045	1,308
43	505	556	431	475	180	180	145	158	303	223	235	299	312	457	200	217	418	307	325	414	431	632	370	527	897	579	839	785	1,045	1,312
44	532	587	452	499	180	190	145	158	303	223	235	299	312	457	200	217	418	307	325	414	431	632	372	531	904	579	839	785	1,045	1,316
45	557	615	474	522	180	194	145	158	303	223	235	299	312	457	200	217	418	307	325	414	431	632	373	534	908	579	839	785	1,045	1,319
46	584	644	495	546	180	200	149	163	313	226	240	303	317	467	206	226	433	313	333	419	439	646	375	538	914	581	839	787	1,045	1,325
47	610	672	516	569	185	207	161	173	334	238	249	314	326	488	222	239	461	329	345	435	451	674	391	542	934	597	839	802	1,045	1,345
48	646	713	542	597	197	223	188	197	385	264	274	341	350	539	260	272	533	366	379	473	485	746	413	545	959	619	839	825	1,045	1,371
49	683	753	568	627	211	240	214	218	433	291	295	368	371	586	296	301	598	403	408	509	514	811	434	550	985	640	839	846	1,045	1,396
50	719	774	595	639	225	255	240	239	479	317	316	393	392	633	331	330	662	438	436	544	543	875	452	553	1,006	658	839	864	1,045	1,417
51	755	794	621	652	240	271	253	245	498	330	321	406	398	651	349	338	687	455	444	562	550	900	474	557	1,031	680	839	886	1,045	1,443
52	792	832	646	679	251	282	273	260	533	349	336	426	413	686	376	359	736	483	465	589	572	949	497	561	1,058	702	839	908	1,045	1,470
53	873	917	711	747	259	290	292	275	568	369	352	446	428	721	404	380	785	510	487	617	593	997	538	564	1,103	743	839	949	1,045	1,514
54	954	1,002	777	815	267	293	312	291	604	389	368	465	445	757	431	403	835	538	509	644	615	1,047	579	609	1,188	785	839	990	1,045	1,600
55	1,036	1,054	841	856	281	293	330	306	636	406	383	483	460	790	455	423	878	562	529	668	636	1,091	621	632	1,254	827	839	1,033	1,045	1,665
56	1,116	1,138	907	923	309	293	350	325	676	427	402	504	478	829	484	449	933	590	555	697	662	1,146	663	676	1,339	869	881	1,075	1,087	1,751
57	1,197	1,220	971	989	352	334	371	346	718	448	422	525	499	871	513	478	991	619	584	726	691	1,204	705	718	1,423	910	924	1,116	1,129	1,834
58	1,257	1,280	1,029	1,047	405	384	393	368	762	470	445	547	521	915	543	508	1,051	649	614	756	721	1,264	742	756	1,498	948	961	1,154	1,167	1,910
59	1,318	1,343	1,086	1,106	467	443	415	391	807	492	468	569	544	960	574	540	1,115	681	647	787	753	1,328	780	795	1,575	986	1,000	1,192	1,206	1,987
60	1,378	1,366	1,142	1,132	529	502	465	439	905	542	515	619	592	1,058	643	605	1,249	749	712	856	818	1,462	817	811	1,629	1,023	1,017	1,228	1,223	2,040
61	1,439	1,388	1,200	1,157	580	550	488	463	951	564	540	641	617	1,105	673	639	1,313	779	746	886	852	1,526	856	826	1,682	1,061	1,031	1,267	1,237	2,093
62	1,498	1,447	1,257	1,214	609	579	506	483	990	583	560	660	636	1,143	699	667	1,367	806	773	912	880	1,580	894	862	1,756	1,099	1,068	1,305	1,274	2,168
63	1,559	1,506	1,314	1,269	617	586	524	501	1,026	600	578	677	655	1,179	723	693	1,417	830	800	936	906	1,630	931	899	1,831	1,137	1,105	1,343	1,311	2,242
64	1,620	1,564	1,372	1,324	623	592	538	517	1,055	614	593	691	670	1,208	742	713	1,456	848	820	955	926	1,668	969	936	1,905	1,175	1,142	1,381	1,347	2,317
65+	2,107	2,034	1,783	1,721	810	770	699	672	1,372	799	771	899	871	1,572	965	927	1,893	1,103	1,066	1,241	1,204	2,169	1,261	1,217	2,478	1,527	1,484	1,795	1,752	3,013

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 1.9

Rating Region 9

Imperial and San Luis Obispo Counties

Percentage Change

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	0%	0%	0%	0%	0%	0%	0%	0%	0%	32%	32%	28%	28%	-1%	0.00%	0.00%	-0.29%	31.30%	31.30%	28.46%	28.46%	-0.21%	0%	0%	0%	23%	-16%	34%	0%	0%
1-4	0%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.27%	-0.27%	-0.21%	0%	0%	0%	-9%	-38%	34%	0%	0%
5-18	0%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.27%	-0.27%	-0.21%	0%	0%	0%	-9%	-38%	34%	0%	0%
19	3%	-3%	3%	-4%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.27%	-0.27%	-0.21%	104%	0%	0%	46%	0%	34%	0%	0%
20	3%	-3%	3%	-4%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.27%	-0.27%	-0.21%	104%	0%	0%	46%	0%	34%	0%	0%
21	3%	-3%	3%	-4%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.27%	-0.27%	-0.21%	104%	0%	0%	46%	0%	34%	0%	0%
22	3%	-3%	3%	-4%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.27%	-0.27%	-0.21%	104%	0%	0%	46%	0%	34%	0%	0%
23	3%	-3%	3%	-4%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	-1%	0.00%	-0.93%	-0.93%	0.00%	-0.76%	-0.27%	-0.54%	-0.63%	104%	0%	0%	46%	0%	34%	0%	0%
24	3%	-3%	3%	-4%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	-1%	0.00%	-0.93%	-0.93%	0.00%	-0.76%	-0.27%	-0.54%	-0.63%	104%	0%	0%	46%	0%	34%	0%	0%
25	3%	-3%	3%	-4%	0%	0%	1%	-3%	-1%	2%	1%	1%	0%	0%	0.93%	-1.82%	-0.46%	1.89%	1.13%	1.35%	0.54%	0.63%	104%	0%	0%	46%	0%	34%	0%	0%
26	3%	-3%	3%	-4%	0%	0%	1%	-1%	0%	2%	1%	1%	0%	0%	0.91%	-1.77%	-0.89%	1.89%	1.13%	1.35%	0.54%	-0.21%	104%	0%	0%	46%	0%	34%	0%	0%
27	3%	-3%	3%	-4%	0%	0%	1%	-2%	-1%	2%	1%	1%	0%	-1%	1.82%	-2.61%	-0.44%	1.89%	0.75%	1.35%	0.27%	-0.41%	104%	0%	0%	46%	0%	34%	0%	0%
28	3%	-3%	3%	-3%	0%	0%	2%	-2%	-1%	2%	-1%	1%	-1%	-1%	2.68%	-2.54%	-0.43%	1.51%	-0.74%	1.08%	-0.79%	-0.41%	99%	0%	0%	46%	0%	34%	0%	0%
29	3%	-3%	3%	-3%	0%	0%	2%	-3%	-1%	3%	1%	2%	0%	1%	2.65%	-3.33%	-0.85%	3.01%	0.74%	1.88%	0.26%	0.61%	94%	0%	0%	45%	0%	33%	0%	0%
30	3%	-3%	2%	-3%	0%	0%	2%	-3%	-1%	3%	0%	2%	0%	1%	2.44%	-3.08%	-0.79%	2.94%	0.36%	1.85%	0.26%	0.59%	90%	0%	0%	45%	0%	33%	0%	0%
31	2%	-3%	2%	-3%	0%	0%	3%	-3%	-1%	3%	0%	2%	0%	1%	3.17%	-3.70%	-0.38%	3.31%	0.00%	2.11%	-0.26%	0.58%	86%	0%	0%	45%	0%	33%	0%	0%
32	3%	-3%	2%	-3%	0%	0%	2%	-2%	0%	3%	0%	2%	0%	1%	2.31%	-2.21%	0.00%	3.31%	0.00%	2.11%	-0.26%	0.97%	82%	0%	0%	45%	0%	33%	0%	0%
33	2%	-3%	3%	-3%	0%	0%	3%	-3%	0%	3%	0%	2%	0%	1%	3.03%	-3.55%	-0.73%	3.31%	0.00%	2.11%	-0.26%	0.38%	77%	0%	0%	45%	0%	33%	0%	0%
34	3%	-3%	3%	-3%	0%	0%	3%	-3%	0%	5%	2%	3%	1%	2%	2.21%	-2.80%	-0.71%	4.78%	1.42%	3.17%	0.77%	1.34%	71%	0%	0%	45%	0%	33%	0%	0%
35	3%	-3%	3%	-3%	0%	0%	4%	-3%	0%	3%	0%	3%	-1%	1%	4.73%	-5.49%	-0.96%	3.58%	-1.70%	2.60%	-1.25%	0.18%	66%	0%	0%	45%	0%	33%	0%	0%
36	3%	-3%	3%	-3%	0%	-1%	4%	-3%	0%	3%	0%	2%	-1%	1%	3.27%	-4.24%	-0.94%	3.21%	-1.70%	2.33%	-1.25%	0.18%	61%	0%	0%	45%	0%	33%	0%	0%
37	3%	-3%	3%	-3%	2%	-2%	3%	-3%	0%	3%	0%	2%	-1%	0%	1.83%	-2.34%	-0.30%	3.15%	0.34%	2.04%	0.25%	0.71%	57%	0%	0%	45%	0%	33%	0%	0%
38	3%	-3%	3%	-3%	0%	0%	4%	-4%	0%	6%	1%	4%	1%	1%	3.61%	-4.44%	-0.58%	5.59%	0.67%	3.82%	0.49%	1.22%	52%	0%	0%	45%	0%	33%	0%	0%
39	3%	-3%	3%	-3%	0%	0%	4%	-4%	0%	6%	0%	4%	0%	0%	4.07%	-4.28%	-0.56%	5.59%	0.67%	3.82%	0.49%	0.34%	47%	0%	0%	45%	0%	33%	0%	0%
40	4%	-5%	5%	-5%	0%	0%	4%	-5%	-1%	3%	-2%	2%	-2%	-1%	4.40%	-4.52%	-0.26%	3.42%	-2.27%	2.26%	-1.69%	-0.33%	44%	0%	0%	45%	0%	33%	0%	0%
41	5%	-5%	5%	-5%	0%	0%	4%	-5%	0%	3%	-3%	2%	-2%	0%	4.19%	-4.78%	-0.50%	3.00%	-2.83%	2.22%	-2.12%	-0.16%	43%	0%	0%	45%	0%	33%	0%	0%
42	5%	-5%	5%	-5%	0%	0%	3%	-4%	-1%	3%	-3%	2%	-3%	-1%	4.02%	-4.17%	-0.24%	2.93%	-2.77%	1.93%	-2.09%	-0.32%	42%	0%	0%	45%	0%	33%	0%	0%
43	5%	-5%	5%	-5%	0%	0%	4%	-4%	0%	3%	-3%	2%	-2%	0%	4.00%	-4.15%	-0.48%	2.93%	-2.77%	1.93%	-2.09%	-0.32%	42%	0%	0%	45%	0%	33%	0%	0%
44	5%	-5%	5%	-5%	3%	-3%	4%	-4%	0%	3%	-3%	2%	-2%	0%	4.00%	-4.15%	-0.48%	2.93%	-2.77%	1.93%	-2.09%	-0.32%	43%	0%	0%	45%	0%	33%	0%	0%
45	5%	-5%	5%	-5%	3%	-4%	4%	-4%	0%	3%	-3%	2%	-2%	0%	4.00%	-4.15%	-0.48%	2.93%	-2.77%	1.93%	-2.09%	-0.32%	19%	-17%	0%	45%	0%	33%	0%	0%
46	5%	-5%	5%	-5%	5%	-6%	4%	-5%	-1%	2%	-4%	1%	-3%	-1%	4.37%	-4.87%	-0.69%	2.56%	-3.60%	1.91%	-2.73%	-0.62%	19%	-17%	0%	44%	0%	33%	0%	0%
47	5%	-5%	5%	-5%	5%	-6%	3%	-4%	-1%	2%	-3%	1%	-2%	-1%	3.60%	-3.77%	-0.22%	2.13%	-2.61%	1.61%	-2.00%	-0.30%	17%	-15%	0%	41%	0%	30%	0%	0%
48	5%	-5%	5%	-5%	6%	-6%	2%	-3%	0%	2%	-2%	1%	-2%	-1%	1.92%	-2.57%	-0.56%	1.37%	-2.11%	0.85%	-1.65%	-0.54%	14%	-13%	0%	36%	0%	27%	0%	0%
49	5%	-5%	5%	-5%	6%	-7%	1%	-1%	0%	0%	-1%	0%	-1%	0%	0.68%	-1.00%	-0.33%	0.25%	-0.98%	0.20%	-0.78%	-0.37%	12%	-12%	0%	31%	0%	24%	0%	0%
50	3%	-4%	3%	-4%	6%	-6%	0%	0%	0%	0%	0%	0%	0%	0%	0.00%	0.30%	0.00%	-0.23%	0.23%	-0.18%	0.00%	-0.11%	10%	-10%	0%	28%	0%	21%	0%	0%
51	2%	-3%	2%	-3%	6%	-6%	-2%	2%	0%	-2%	1%	-1%	1%	0%	-1.43%	1.78%	0.15%	-1.10%	1.35%	-1.07%	1.09%	0.00%	8%	-8%	0%	23%	0%	18%	0%	0%
52	2%	-3%	2%	-3%	6%	-6%	-2%	3%	0%	-2%	2%	-2%	1%	0%	-2.13%	2.51%	0.00%	-1.86%	1.94%	-1.53%	1.40%	-0.11%	6%	-6%	0%	20%	0%	15%	0%	0%
53	2%	-3%	2%	-3%	5%	-6%	-3%	3%	0%	-2%	2%	-2%	2%	0%	-2.72%	3.42%	0.13%	-2.16%	2.46%	-1.94%	2.02%	0.10%	2%	-2%	0%	13%	0%	10%	0%	0%
54	2%	-3%	2%	-3%	4%	-5%	-3%	4%	0%	-3%	3%	-2%	2%	0%	-3.02%	3.72%	0.12%	-2.60%	2.95%	-2.17%	2.44%	0.10%	2%	-3%	0%	7%	0%	6%	0%	0%
55	1%	-1%	1%	-1%	2%	-2%	-3%	4%	0%	-3%	3%	-2%	2%	0%	-3.08%	4.26%	0.46%	-2.67%	3.40%	-2.25%	2.67%	0.27%	1%	-1%	0%	1%	0%	1%	0%	0%
56	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-3%	3%	0%	-3.31%	4.23%	0.32%	-2.71%	3.42%	-2.44%	2.72%	0.17%	1%	-1%	0%	1%	-1%	0%	-1%	0%
57	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-2%	3%	0%	-3.12%	3.97%	0.30%	-2.58%	3.25%	-2.34%	2.60%	0.17%	1%	-1%	0%	1%	-1%	0%	-1%	0%
58	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-2%	2%	0%	-2.95%	3.74%	0.29%	-2.47%	3.09%	-2.25%	2.50%	0.16%	1%	-1%	0%	1%	-1%	0%	-1%	0%
59	1%	-1%	1%	-1%	-2%	3%	-3%	3%	0%	-2%	3%	-2%	2%	0%	-2.61%	3.52%	0.27%	-2.35%	2.78%	-2.03%	2.39%	0.15%	1%	-1%	0%	1%	-1%	0%	-1%	0%
60	0%	1%	0%	1%	-2%	3%	-3%	3%	0%	-2%	3%	-2%	2%	0%	-2.64%	3.47%	0.24%	-2.27%	2.81%	-2.10%	2.44%	0.14%	0%	0%	0%	0%	0%	0%	0%	0%
61	-2%	2%	-2%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2.23%	2.97%	0.23%	-1.93%	2.41%	-1.81%	2.11%	0.13%	-2%	2%	0%	-1%	2%	-1%	1%	0%
62	-2%	2%	-2%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2.00%	2.70%	0.22%	-1.86%	2.33%	-1.64%	1.93%	0.13%	-2%	2%	0%	-1%	2%	-1%	1%	0%
63	-2%	2%	-2%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-1.80%	2.45%	0.21%	-1.69%	2.00%	-1.50%	1.77%	0.12%	-2%	2%	0%	-1%	2%	-1%	1%	0%
64	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-1%	2%	-1%	2%	0%	-1.75%	2.24%	0.14%	-1.53%	1.83%	-1.47%	1.62%	0.12%	-2%	2%	0%	-1%	1%	-1%	1%	0%
65+	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-1.76%	2.27%	0.11%	-1.54%	1.88%	-1.45%	1.58%	0.09%	-2%	2%	0%	-1%	2%	-1%	1%	0%

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 2.1

Rating Region 1

Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	246	220	123	113	226	226	323	348	146	292	292	419	444	222	445	445	668	839
1-4	155	141	78	81	162	186	267	348	103	206	238	341	444	142	285	344	668	839
5-18	155	141	78	81	162	186	267	348	103	206	238	341	444	142	285	344	668	839
19	171	155	99	81	162	186	267	348	103	206	238	341	444	323	493	525	668	839
20	171	155	99	81	162	186	267	348	103	206	238	341	444	323	493	525	668	839
21	171	155	99	81	162	186	267	348	103	206	238	341	444	323	493	525	668	839
22	171	155	99	81	162	186	267	348	103	206	238	341	444	323	493	525	668	839
23	171	155	99	82	164	187	268	350	104	208	239	342	446	323	493	525	668	839
24	171	155	99	82	164	187	268	350	104	208	239	342	446	323	493	525	668	839
25	171	155	99	83	166	191	272	355	105	210	244	347	452	323	493	525	668	839
26	171	155	99	85	170	191	272	355	108	216	244	347	452	323	493	525	668	839
27	171	155	101	85	170	191	272	355	108	216	244	347	452	323	493	525	668	839
28	179	161	103	86	172	191	272	356	110	220	244	347	456	323	498	525	668	839
29	185	168	105	88	176	194	275	363	112	224	249	352	464	323	501	525	668	842
30	193	174	105	92	184	197	278	370	118	236	253	356	474	323	503	525	668	842
31	200	180	105	95	190	198	279	374	123	246	256	359	482	323	508	525	668	842
32	208	186	106	96	192	198	279	374	123	246	256	359	482	323	510	525	668	842
33	212	189	109	97	194	198	279	375	125	250	256	359	482	323	515	525	668	842
34	217	194	110	100	200	201	282	382	129	258	259	362	491	323	521	525	668	842
35	221	198	110	104	208	201	282	384	134	268	259	362	493	323	525	525	668	842
36	226	203	110	106	212	201	282	386	137	274	259	362	497	323	531	525	668	842
37	230	206	112	110	220	202	283	393	142	284	260	363	505	323	537	525	668	842
38	247	220	118	113	226	206	287	400	148	296	267	370	518	323	542	525	668	843
39	266	234	130	117	234	206	287	402	152	304	267	370	518	323	548	525	668	843
40	288	251	143	125	250	208	289	414	162	324	268	371	533	323	554	525	668	845
41	307	266	151	129	258	212	293	422	168	336	274	377	545	323	555	525	668	845
42	325	279	152	132	264	215	296	428	173	346	278	381	554	323	558	525	668	846
43	341	294	152	138	276	220	301	439	180	360	285	388	568	325	561	525	668	848
44	358	308	155	143	286	225	306	449	189	378	293	396	585	326	563	525	668	850
45	376	321	157	154	308	235	316	470	203	406	306	409	612	279	568	525	668	852
46	392	335	158	164	328	245	326	490	218	436	321	424	642	281	571	525	668	855
47	408	349	163	171	342	252	333	504	227	454	330	433	660	287	583	525	668	867
48	430	365	173	196	392	277	358	554	261	522	364	467	728	294	595	525	668	879
49	453	383	184	219	438	300	381	600	293	586	396	499	792	302	610	525	668	894
50	466	390	194	244	488	325	406	650	327	654	430	533	860	307	621	525	668	905
51	483	403	204	253	506	334	415	668	340	680	443	546	886	315	636	525	668	920
52	511	424	213	268	536	349	430	698	360	720	463	566	926	322	648	525	668	932
53	537	444	218	284	568	365	446	730	382	764	485	588	970	336	673	525	668	957
54	586	482	223	300	600	381	462	762	405	810	508	611	1,016	360	722	525	668	1,006
55	625	513	228	314	628	395	476	790	423	846	526	629	1,052	379	759	525	668	1,043
56	658	540	239	331	662	412	493	824	448	896	551	654	1,102	402	806	544	686	1,090
57	704	576	269	350	700	431	512	862	474	948	577	680	1,154	426	853	568	710	1,137
58	738	607	307	370	740	451	532	902	501	1,002	604	707	1,208	449	898	591	733	1,182
59	772	639	349	391	782	472	553	944	531	1,062	634	737	1,268	469	938	611	753	1,222
60	796	664	393	445	890	526	607	1,052	605	1,210	708	811	1,416	485	969	627	769	1,253
61	819	688	429	465	930	546	627	1,092	634	1,268	737	840	1,474	501	1,000	643	785	1,284
62	853	719	448	484	968	565	646	1,130	658	1,316	761	864	1,522	521	1,041	663	805	1,325
63	887	751	454	500	1,000	581	662	1,162	680	1,360	783	886	1,566	542	1,083	684	826	1,367
64	920	782	458	513	1,026	594	675	1,188	699	1,398	802	905	1,604	564	1,127	706	848	1,411
65+	1,189	1,009	588	659	1,319	757	855	1,514	901	1,802	1,028	1,154	2,055	726	1,450	903	1,080	1,804

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 2.1

Rating Region 1

Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	246	246	220	220	123	123	113	113	226	187	187	269	269	350	146	146	292	240	240	344	344	448	222	222	445	373	525	516	668	839
1-4	155	155	141	141	78	78	81	81	163	187	187	269	269	350	103	103	207	240	240	344	344	448	142	142	285	373	525	516	668	839
5-18	155	155	141	141	78	78	81	81	163	187	187	269	269	350	103	103	207	240	240	344	344	448	142	142	285	373	525	516	668	839
19	166	176	151	159	99	99	81	81	163	187	187	269	269	350	103	103	207	240	240	344	344	448	170	323	493	373	525	516	668	839
20	166	176	151	159	99	99	81	81	163	187	187	269	269	350	103	103	207	240	240	344	344	448	170	323	493	373	525	516	668	839
21	166	176	151	159	99	99	81	81	163	187	187	269	269	350	103	103	207	240	240	344	344	448	170	323	493	373	525	516	668	839
22	166	176	151	159	99	99	81	81	163	187	187	269	269	350	103	103	207	240	240	344	344	448	170	323	493	373	525	516	668	839
23	166	176	151	159	99	99	81	83	165	187	188	269	270	352	103	105	209	240	241	344	345	449	170	323	493	373	525	516	668	839
24	166	176	151	159	99	99	81	83	165	187	188	269	270	352	103	105	209	240	241	344	345	449	170	323	493	373	525	516	668	839
25	166	176	151	159	99	99	83	84	167	188	189	270	271	354	105	106	211	241	242	345	346	451	170	323	493	373	525	516	668	839
26	166	176	151	159	99	99	84	86	170	188	190	270	272	356	106	110	216	241	244	345	347	455	170	323	493	373	525	516	668	839
27	166	176	151	159	101	101	84	86	170	188	190	270	272	356	106	110	216	241	244	345	347	455	170	323	493	373	525	516	668	839
28	175	184	157	166	103	103	85	88	174	189	192	271	274	360	108	112	221	242	246	346	350	459	175	323	498	373	525	516	668	839
29	180	191	164	173	105	105	86	90	176	190	194	272	276	362	110	115	225	244	249	347	352	463	178	323	501	376	525	519	668	842
30	189	198	170	178	105	105	91	94	185	194	197	276	279	370	116	121	237	247	252	351	356	473	180	323	503	376	525	519	668	842
31	196	205	177	184	105	105	93	98	191	194	198	276	280	374	120	126	246	249	255	352	359	479	185	323	508	376	525	519	668	842
32	204	213	182	191	106	106	94	98	192	194	198	276	280	374	121	126	247	249	255	352	359	479	187	323	510	376	525	519	668	842
33	207	218	185	194	109	109	95	100	196	194	198	276	280	376	122	128	251	249	255	352	359	481	192	323	515	376	525	519	668	842
34	212	223	190	199	110	110	98	102	201	194	198	276	280	378	126	132	259	249	255	352	359	485	198	323	521	376	525	519	668	842
35	216	228	193	205	110	110	101	107	209	194	199	276	281	383	131	138	270	250	257	354	361	493	202	323	525	376	525	519	668	842
36	220	233	198	209	110	111	104	109	213	195	201	277	282	387	133	142	276	250	259	354	362	496	208	323	531	376	525	519	668	842
37	225	237	201	212	110	115	107	113	220	197	203	279	285	392	138	146	285	254	261	357	365	504	214	323	537	376	525	519	668	842
38	241	255	214	227	118	118	110	117	228	198	205	280	287	398	143	153	297	256	266	360	370	514	219	323	542	378	525	520	668	843
39	260	274	228	241	130	130	114	121	235	199	206	281	288	403	148	157	306	256	266	360	370	518	225	323	548	378	525	520	668	843
40	276	302	241	264	143	143	121	129	251	204	212	286	294	416	157	168	326	264	275	367	379	536	231	323	554	379	525	522	668	845
41	294	322	255	279	151	151	124	134	259	208	217	289	299	424	162	175	337	267	280	371	384	546	232	323	555	379	525	522	668	845
42	312	341	268	293	152	152	128	137	266	211	220	293	302	431	167	180	347	272	285	376	389	556	235	323	558	380	525	523	668	846
43	327	359	282	308	152	152	133	143	276	216	226	298	308	441	173	189	363	279	294	382	398	572	236	325	561	380	525	523	668	848
44	343	376	295	323	152	159	138	150	289	220	232	302	314	453	182	197	380	286	301	390	405	588	237	326	563	381	525	524	668	850
45	360	395	308	337	152	162	149	160	310	231	242	313	324	474	196	212	409	300	316	404	420	617	239	328	568	382	525	525	668	853
46	376	411	321	351	152	166	159	171	331	241	253	323	335	495	211	226	438	315	330	419	434	645	240	330	571	383	525	526	668	857
47	391	429	335	367	156	172	166	177	343	248	259	330	341	507	220	235	455	324	339	428	443	663	250	333	583	393	525	536	668	869
48	412	452	350	384	165	182	192	200	392	274	282	356	364	556	256	267	524	360	371	464	475	732	261	334	595	404	525	547	668	881
49	434	476	367	402	175	194	217	221	439	299	303	381	385	603	291	296	588	395	400	499	504	796	274	336	610	416	525	559	668	896
50	452	483	378	405	185	206	244	243	488	326	325	408	407	651	327	326	654	431	430	535	534	862	282	338	621	425	525	568	668	907
51	473	496	394	414	194	217	256	249	505	338	331	420	413	669	344	334	678	448	438	552	541	886	295	340	636	438	525	580	668	921
52	500	524	415	435	202	226	273	262	535	355	343	437	425	699	368	351	719	471	455	575	559	927	306	341	648	449	525	592	668	934
53	526	551	435	455	209	230	291	275	567	373	357	454	439	730	391	371	763	495	475	599	579	971	329	344	673	472	525	615	668	959
54	573	601	472	494	215	232	309	289	599	391	371	473	453	763	418	390	808	522	494	625	598	1,016	353	369	722	495	525	638	668	1,008
55	620	630	509	517	225	232	323	302	626	405	384	487	466	790	436	408	845	540	511	644	615	1,052	376	383	759	519	525	662	668	1,045
56	653	664	535	545	244	232	342	318	661	424	400	506	482	825	463	430	893	567	534	670	638	1,101	399	406	806	542	549	685	692	1,091
57	698	711	571	581	275	262	360	337	698	442	419	524	501	862	488	456	945	592	560	695	664	1,152	423	430	853	565	573	708	716	1,139
58	732	745	602	613	314	299	380	357	737	462	439	544	521	901	515	484	1,000	619	588	723	692	1,208	445	453	898	588	595	731	738	1,184
59	766	779	634	646	357	340	401	379	780	483	461	565	543	944	544	514	1,059	648	618	752	722	1,266	465	473	938	608	616	751	758	1,224
60	799	792	667	661	401	383	456	431	887	538	513	619	595	1,051	619	587	1,206	723	691	827	794	1,414	486	483	969	629	626	772	768	1,255
61	832	804	698	675	438	417	475	453	929	557	535	639	617	1,093	647	617	1,264	751	721	854	824	1,472	508	492	1,000	651	634	794	777	1,286
62	866	837	730	705	458	436	493	472	965	575	554	657	636	1,129	671	642	1,313	774	746	878	849	1,521	529	512	1,041	672	654	815	797	1,327
63	900	870	762	737	464	442	509	488	998	591	570	673	652	1,162	693	664	1,358	797	768	901	872	1,566	550	532	1,083	693	674	836	817	1,368
64	934	902	793	768	468	446	522	502	1,024	604	584	686	666	1,188	712	684	1,397	816	788	920	892	1,604	573	554	1,127	716	697	858	840	1,413
65+	1,207	1,166	1,024	990	602	573	671	645	1,316	770	744	869	844	1,515	918	882	1,801	1,046	1,010	1,174	1,137	2,056	737	713	1,451	916	891	1,094	1,069	1,808

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 2.1

Rating Region 1

Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

Percentage Change

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	0%	0%	0%	0%	0%	0%	0%	0%	0%	21%	21%	20%	20%	-1%	0%	0%	0%	22%	22%	22%	22%	-1%	0%	0%	0%	19%	-15%	29%	0%	0%
1-4	0%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	-8%	-34%	29%	0%	0%
5-18	0%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	-8%	-34%	29%	0%	0%
19	3%	-3%	3%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	90%	0%	0%	41%	0%	29%	0%	0%
20	3%	-3%	3%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	90%	0%	0%	41%	0%	29%	0%	0%
21	3%	-3%	3%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	90%	0%	0%	41%	0%	29%	0%	0%
22	3%	-3%	3%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	90%	0%	0%	41%	0%	29%	0%	0%
23	3%	-3%	3%	-3%	0%	0%	1%	-1%	-1%	0%	-1%	0%	-1%	-1%	1%	-1%	0%	0%	-1%	-1%	-1%	-1%	90%	0%	0%	41%	0%	29%	0%	0%
24	3%	-3%	3%	-3%	0%	0%	1%	-1%	-1%	0%	-1%	0%	-1%	-1%	1%	-1%	0%	0%	-1%	-1%	-1%	-1%	90%	0%	0%	41%	0%	29%	0%	0%
25	3%	-3%	3%	-3%	0%	0%	0%	-1%	-1%	2%	1%	1%	0%	0%	0%	-1%	0%	1%	1%	1%	0%	0%	90%	0%	0%	41%	0%	29%	0%	0%
26	3%	-3%	3%	-3%	0%	0%	1%	-1%	0%	2%	1%	1%	0%	0%	2%	-2%	0%	1%	0%	1%	0%	-1%	90%	0%	0%	41%	0%	29%	0%	0%
27	3%	-3%	3%	-3%	0%	0%	1%	-1%	0%	2%	1%	1%	0%	0%	2%	-2%	0%	1%	0%	1%	0%	-1%	90%	0%	0%	41%	0%	29%	0%	0%
28	2%	-3%	3%	-3%	0%	0%	1%	-2%	-1%	1%	-1%	0%	-1%	-1%	2%	-2%	0%	1%	-1%	0%	-1%	-1%	85%	0%	0%	41%	0%	29%	0%	0%
29	3%	-3%	2%	-3%	0%	0%	2%	-2%	0%	2%	0%	1%	0%	0%	2%	-3%	0%	2%	0%	1%	0%	0%	81%	0%	0%	40%	0%	29%	0%	0%
30	2%	-3%	2%	-2%	0%	0%	1%	-2%	-1%	2%	0%	1%	0%	0%	2%	-2%	0%	2%	0%	1%	0%	0%	79%	0%	0%	40%	0%	29%	0%	0%
31	2%	-2%	2%	-2%	0%	0%	2%	-3%	-1%	2%	0%	1%	0%	0%	2%	-2%	0%	3%	0%	2%	0%	1%	75%	0%	0%	40%	0%	29%	0%	0%
32	2%	-2%	2%	-3%	0%	0%	2%	-2%	0%	2%	0%	1%	0%	0%	2%	-2%	0%	3%	0%	2%	0%	1%	73%	0%	0%	40%	0%	29%	0%	0%
33	2%	-3%	2%	-3%	0%	0%	2%	-3%	-1%	2%	0%	1%	0%	0%	2%	-2%	0%	3%	0%	2%	0%	0%	68%	0%	0%	40%	0%	29%	0%	0%
34	2%	-3%	2%	-3%	0%	0%	2%	-2%	0%	4%	2%	2%	1%	1%	2%	-2%	0%	4%	2%	3%	1%	1%	63%	0%	0%	40%	0%	29%	0%	0%
35	2%	-3%	3%	-3%	0%	0%	3%	-3%	0%	4%	1%	2%	0%	0%	2%	-3%	-1%	4%	1%	2%	0%	0%	60%	0%	0%	40%	0%	29%	0%	0%
36	3%	-3%	3%	-3%	0%	-1%	2%	-3%	0%	3%	0%	2%	0%	0%	3%	-4%	-1%	4%	0%	2%	0%	0%	55%	0%	0%	40%	0%	29%	0%	0%
37	2%	-3%	2%	-3%	2%	-3%	3%	-3%	0%	3%	0%	1%	-1%	0%	3%	-3%	0%	2%	0%	2%	-1%	0%	51%	0%	0%	40%	0%	29%	0%	0%
38	2%	-3%	3%	-3%	0%	0%	3%	-3%	-1%	4%	0%	2%	0%	1%	3%	-3%	0%	4%	0%	3%	0%	1%	47%	0%	0%	39%	0%	28%	0%	0%
39	2%	-3%	3%	-3%	0%	0%	3%	-3%	0%	4%	0%	2%	0%	0%	3%	-3%	-1%	4%	0%	3%	0%	0%	44%	0%	0%	39%	0%	28%	0%	0%
40	4%	-5%	4%	-5%	0%	0%	3%	-3%	0%	2%	-2%	1%	-2%	0%	3%	-4%	-1%	2%	-3%	1%	-2%	-1%	40%	0%	0%	39%	0%	28%	0%	0%
41	4%	-5%	4%	-5%	0%	0%	4%	-4%	0%	2%	-2%	1%	-2%	0%	4%	-4%	0%	3%	-2%	2%	-2%	0%	39%	0%	0%	39%	0%	28%	0%	0%
42	4%	-5%	4%	-5%	0%	0%	3%	-4%	-1%	2%	-2%	1%	-2%	-1%	4%	-4%	0%	2%	-2%	1%	-2%	0%	37%	0%	0%	38%	0%	28%	0%	0%
43	4%	-5%	4%	-5%	0%	0%	4%	-3%	0%	2%	-3%	1%	-2%	0%	4%	-5%	-1%	2%	-3%	2%	-3%	-1%	38%	0%	0%	38%	0%	28%	0%	0%
44	4%	-5%	4%	-5%	2%	-3%	4%	-5%	-1%	2%	-3%	1%	-3%	-1%	4%	-4%	-1%	2%	-3%	2%	-2%	-1%	38%	0%	0%	38%	0%	27%	0%	0%
45	4%	-5%	4%	-5%	3%	-3%	3%	-4%	-1%	2%	-3%	1%	-2%	-1%	4%	-4%	-1%	2%	-3%	1%	-3%	-1%	17%	-15%	0%	37%	0%	27%	0%	0%
46	4%	-5%	4%	-5%	4%	-5%	3%	-4%	-1%	2%	-3%	1%	-3%	-1%	3%	-4%	0%	2%	-3%	1%	-2%	0%	17%	-15%	0%	37%	0%	27%	0%	0%
47	4%	-5%	4%	-5%	4%	-5%	3%	-3%	0%	2%	-3%	1%	-2%	-1%	3%	-3%	0%	2%	-3%	1%	-2%	0%	15%	-14%	0%	34%	0%	25%	0%	0%
48	4%	-5%	4%	-5%	5%	-5%	2%	-2%	0%	1%	-2%	1%	-2%	0%	2%	-2%	0%	1%	-2%	1%	-2%	-1%	13%	-12%	0%	30%	0%	22%	0%	0%
49	4%	-5%	4%	-5%	5%	-5%	1%	-1%	0%	0%	-1%	0%	-1%	0%	1%	-1%	0%	0%	-1%	0%	-1%	-1%	10%	-10%	0%	26%	0%	19%	0%	0%
50	3%	-4%	3%	-4%	5%	-6%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	9%	-9%	0%	24%	0%	18%	0%	0%
51	2%	-3%	2%	-3%	5%	-6%	-1%	2%	0%	-1%	1%	-1%	0%	0%	-1%	2%	0%	-1%	1%	-1%	1%	0%	7%	-7%	0%	20%	0%	15%	0%	0%
52	2%	-2%	2%	-3%	5%	-6%	-2%	2%	0%	-2%	2%	-2%	1%	0%	-2%	3%	0%	-2%	2%	-2%	1%	0%	5%	-6%	0%	17%	0%	13%	0%	0%
53	2%	-3%	2%	-2%	4%	-5%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	2%	-2%	0%	11%	0%	9%	0%	0%
54	2%	-2%	2%	-2%	4%	-4%	-3%	4%	0%	-3%	3%	-2%	2%	0%	-3%	4%	0%	-3%	3%	-2%	2%	0%	2%	-2%	0%	6%	0%	5%	0%	0%
55	1%	-1%	1%	-1%	1%	-2%	-3%	4%	0%	-2%	3%	-2%	2%	0%	-3%	4%	0%	-3%	3%	-2%	2%	0%	1%	-1%	0%	1%	0%	1%	0%	0%
56	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-3%	2%	0%	-3%	4%	0%	-3%	3%	-2%	3%	0%	1%	-1%	0%	0%	-1%	0%	-1%	0%
57	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-2%	3%	-2%	2%	0%	-3%	4%	0%	-3%	3%	-2%	2%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
58	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-2%	3%	-2%	2%	0%	-3%	4%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
59	1%	-1%	1%	-1%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	0%	-1%	0%	-1%	0%
60	0%	1%	0%	0%	-2%	3%	-2%	3%	0%	-2%	3%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%
61	-2%	2%	-1%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-1%	2%	0%	-1%	1%	-1%	1%	0%
62	-2%	2%	-2%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%
63	-1%	2%	-1%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-1%	2%	0%	-1%	1%	-1%	1%	0%
64	-1%	2%	-1%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	1%	0%	-2%	2%	0%	-2%	2%	-2%	1%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%
65+	-1%	2%	-1%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	1%	0%	-2%	2%	0%	-2%	2%	-2%	1%	0%	-1%	2%	0%	-1%	1%	-1%	1%	0%

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 2.2

Rating Region 2

Los Angeles County except those Zip Codes in Region 1

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	279	251	155	136	272	272	360	385	178	356	356	508	533	252	505	505	752	944
1-4	180	163	93	87	174	211	298	385	123	246	287	410	533	159	319	388	752	944
5-18	180	163	93	87	174	211	298	385	123	246	287	410	533	159	319	388	752	944
19	198	179	122	87	174	211	298	385	123	246	287	410	533	363	554	592	752	944
20	198	179	122	87	174	211	298	385	123	246	287	410	533	363	554	592	752	944
21	198	179	122	87	174	211	298	385	123	246	287	410	533	363	554	592	752	944
22	198	179	122	87	174	211	298	385	123	246	287	410	533	363	554	592	752	944
23	198	179	122	87	174	211	298	385	124	248	288	411	535	363	554	592	752	944
24	198	179	122	87	174	211	298	385	124	248	288	411	535	363	554	592	752	944
25	198	179	122	89	178	216	303	392	126	252	295	418	544	363	554	592	752	944
26	198	179	122	91	182	216	303	392	128	256	295	418	544	363	554	592	752	944
27	198	179	125	91	182	216	303	392	129	258	295	418	544	363	554	592	752	944
28	208	188	128	92	184	216	303	392	130	260	295	418	545	363	559	592	752	944
29	216	195	129	93	186	217	304	397	132	264	298	421	553	363	562	592	752	947
30	225	202	129	102	204	224	311	413	135	270	299	422	557	363	565	592	752	947
31	233	209	129	110	220	230	317	427	146	292	307	430	576	363	570	592	752	947
32	243	218	131	117	234	234	321	438	156	312	314	437	593	363	573	592	752	947
33	249	223	135	120	240	235	322	442	161	322	316	439	600	363	579	592	752	947
34	255	228	137	123	246	238	325	448	163	326	321	444	607	363	585	592	752	947
35	262	233	137	134	268	241	328	462	176	352	323	446	622	363	591	592	752	947
36	268	238	137	138	276	243	330	468	180	360	324	447	627	363	597	592	752	947
37	274	243	139	142	284	244	331	473	187	374	329	452	639	363	602	592	752	947
38	294	259	147	147	294	250	337	484	194	388	338	461	655	363	609	592	752	947
39	315	276	164	153	306	250	337	488	201	402	338	461	658	363	617	592	752	947
40	342	298	179	160	320	250	337	497	212	424	339	462	674	363	623	592	752	947
41	363	315	189	164	328	254	341	505	218	436	344	467	685	363	624	592	752	947
42	384	333	190	171	342	260	347	518	227	454	353	476	703	363	626	592	752	948
43	404	348	190	178	356	267	354	532	237	474	362	485	722	365	629	592	752	950
44	424	364	195	187	374	275	362	549	250	500	375	498	748	368	633	592	752	954
45	443	380	197	194	388	281	368	562	258	516	381	504	762	313	637	592	752	955
46	465	396	199	200	400	287	374	574	266	532	389	512	778	315	640	592	752	958
47	484	412	205	212	424	299	386	598	283	566	406	529	812	321	652	592	752	970
48	512	432	216	234	468	321	408	642	313	626	436	559	872	330	670	592	752	988
49	539	451	231	254	508	341	428	682	342	684	465	588	930	339	687	592	752	1,005
50	559	466	245	275	550	362	449	724	371	742	494	617	988	347	701	592	752	1,019
51	579	481	259	285	570	372	459	744	385	770	508	631	1,016	356	718	592	752	1,036
52	606	500	270	303	606	390	477	780	410	820	533	656	1,066	364	733	592	752	1,051
53	666	548	277	322	644	409	496	818	436	872	559	682	1,118	381	763	592	752	1,081
54	726	597	281	341	682	428	515	856	462	924	585	708	1,170	408	818	592	752	1,136
55	775	634	289	351	702	438	525	876	476	952	599	722	1,198	430	860	592	752	1,178
56	834	681	303	371	742	458	545	916	503	1,006	626	749	1,252	456	914	615	774	1,232
57	893	729	342	391	782	478	565	956	531	1,062	654	777	1,308	482	966	641	800	1,284
58	936	770	390	415	830	502	589	1,004	563	1,126	686	809	1,372	508	1,017	667	826	1,335
59	979	811	445	437	874	524	611	1,048	594	1,188	717	840	1,434	532	1,066	691	850	1,384
60	1,010	843	501	498	996	585	672	1,170	679	1,358	802	925	1,604	551	1,103	710	869	1,421
61	1,041	875	546	521	1,042	608	695	1,216	710	1,420	833	956	1,666	569	1,138	728	887	1,456
62	1,082	915	572	541	1,082	628	715	1,256	738	1,476	861	984	1,722	593	1,185	752	911	1,503
63	1,125	955	580	559	1,118	646	733	1,292	762	1,524	885	1,008	1,770	618	1,234	777	936	1,552
64	1,168	996	586	575	1,150	662	749	1,324	784	1,568	907	1,030	1,814	642	1,282	801	960	1,600
65+	1,511	1,287	754	740	1,480	846	951	1,691	1,012	2,023	1,164	1,317	2,328	827	1,652	1,026	1,226	2,050

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 2.2

Rating Region 2

Los Angeles County except those Zip Codes in Region 1

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	279	279	251	251	155	155	136	136	273	212	212	300	300	388	178	178	357	289	289	413	413	536	252	252	505	421	592	580	752	944
1-4	180	180	163	163	93	93	87	87	175	212	212	300	300	388	123	123	247	289	289	413	413	536	159	159	319	421	592	580	752	944
5-18	180	180	163	163	93	93	87	87	175	212	212	300	300	388	123	123	247	289	289	413	413	536	159	159	319	421	592	580	752	944
19	193	204	175	184	122	122	87	87	175	212	212	300	300	388	123	123	247	289	289	413	413	536	191	363	554	421	592	580	752	944
20	193	204	175	184	122	122	87	87	175	212	212	300	300	388	123	123	247	289	289	413	413	536	191	363	554	421	592	580	752	944
21	193	204	175	184	122	122	87	87	175	212	212	300	300	388	123	123	247	289	289	413	413	536	191	363	554	421	592	580	752	944
22	193	204	175	184	122	122	87	87	175	212	212	300	300	388	123	123	247	289	289	413	413	536	191	363	554	421	592	580	752	944
23	193	204	175	184	122	122	87	88	176	212	213	300	301	389	123	125	249	289	290	413	414	538	191	363	554	421	592	580	752	944
24	193	204	175	184	122	122	87	88	176	212	213	300	301	389	123	125	249	289	290	413	414	538	191	363	554	421	592	580	752	944
25	193	204	175	184	122	122	88	91	180	213	216	301	303	392	125	128	254	290	294	414	418	543	191	363	554	421	592	580	752	944
26	193	204	175	184	122	122	90	92	182	213	216	301	303	393	127	130	257	290	294	414	418	544	191	363	554	421	592	580	752	944
27	193	204	175	184	125	125	90	93	183	213	216	301	303	395	127	132	260	290	295	414	419	546	191	363	554	421	592	580	752	944
28	203	214	183	193	128	128	91	94	185	213	216	301	303	396	128	133	262	291	296	415	420	549	196	363	559	421	592	580	752	944
29	211	223	190	200	129	129	92	95	188	213	217	301	305	397	130	135	265	292	297	416	421	551	199	363	562	424	592	584	752	947
30	220	231	198	207	129	129	100	105	205	219	224	307	312	412	132	138	271	292	299	416	423	555	202	363	565	424	592	584	752	947
31	228	240	205	214	129	129	108	113	221	225	230	313	317	426	143	150	294	300	306	424	430	574	207	363	570	424	592	584	752	947
32	238	250	213	224	131	131	115	120	235	230	234	317	322	438	153	160	314	307	314	431	438	592	210	363	573	424	592	584	752	947
33	244	255	218	228	135	135	117	123	241	230	235	317	323	441	157	165	322	309	316	433	440	598	216	363	579	424	592	584	752	947
34	250	262	223	233	137	137	120	126	246	230	235	317	323	443	160	167	327	309	316	433	440	600	222	363	585	424	592	584	752	947
35	255	271	227	240	137	137	130	138	269	235	244	323	331	462	171	182	354	314	325	438	449	620	228	363	591	424	592	584	752	947
36	261	276	232	245	137	138	134	142	276	237	245	324	332	467	175	186	361	315	326	439	450	625	234	363	597	424	592	584	752	947
37	267	282	237	251	137	142	138	147	285	239	247	327	335	474	182	194	376	320	331	444	455	638	239	363	602	424	592	584	752	947
38	287	303	253	267	147	147	143	152	296	240	249	328	337	481	189	201	390	324	336	448	460	649	246	363	609	424	592	584	752	947
39	307	325	269	285	164	164	148	158	306	240	251	328	338	486	195	209	404	324	337	448	461	657	254	363	617	424	592	584	752	947
40	328	360	286	313	179	179	155	166	321	245	256	332	344	499	205	220	425	331	346	455	470	675	260	363	623	424	592	584	752	947
41	348	381	302	330	189	189	159	171	331	249	261	337	349	509	211	226	438	337	352	461	476	688	261	363	624	424	592	584	752	947
42	368	403	319	349	190	190	165	178	343	254	267	342	355	520	219	236	455	344	361	468	485	704	262	363	626	425	592	585	752	948
43	387	424	334	366	190	190	172	186	359	261	275	349	363	535	229	247	476	354	373	478	496	726	264	365	629	425	592	585	752	950
44	407	445	349	382	190	200	180	196	377	268	284	356	372	553	240	262	503	364	386	488	510	751	265	368	633	425	592	585	752	954
45	425	466	364	400	190	205	187	202	390	275	290	363	378	565	249	270	519	373	394	496	518	767	266	370	637	425	592	585	752	956
46	445	489	380	416	190	209	193	208	402	281	296	368	384	577	257	277	535	381	401	505	525	783	267	373	640	426	592	586	752	959
47	464	509	395	432	195	217	206	219	425	294	306	381	394	600	275	292	568	399	416	523	540	816	277	375	652	436	592	596	752	971
48	490	538	414	453	206	229	229	239	469	317	327	405	415	644	307	321	629	431	445	555	569	877	291	378	670	451	592	610	752	989
49	516	566	432	475	219	245	252	257	510	340	345	428	432	685	339	345	684	463	469	587	593	932	306	380	687	465	592	625	752	1,006
50	541	580	452	484	232	261	275	274	550	363	362	451	450	726	371	370	742	495	494	619	618	990	318	383	701	478	592	637	752	1,020
51	567	594	471	493	245	275	289	281	571	377	369	465	457	747	390	379	769	514	503	638	627	1,017	333	385	718	492	592	652	752	1,037
52	593	621	490	513	256	286	309	296	606	397	384	485	472	782	418	400	818	542	524	665	648	1,066	345	388	733	504	592	664	752	1,052
53	652	683	537	562	264	292	330	313	643	418	400	506	488	819	446	423	870	570	547	694	670	1,117	373	390	763	532	592	692	752	1,083
54	710	745	584	612	270	295	351	329	680	439	417	527	504	856	475	445	921	599	569	723	693	1,169	399	418	818	559	592	718	752	1,137
55	769	783	629	641	284	295	361	338	700	449	426	537	514	876	490	458	948	614	582	738	706	1,196	426	434	860	585	593	745	753	1,179
56	827	843	676	688	309	295	382	357	740	470	445	558	532	915	519	484	1,004	643	608	767	732	1,251	453	460	914	612	620	772	780	1,233
57	886	902	723	736	349	333	403	377	780	491	464	579	552	956	548	510	1,059	672	634	796	758	1,306	478	487	966	638	647	797	806	1,285
58	928	945	764	778	399	380	427	401	828	514	489	602	576	1,004	579	544	1,124	703	668	827	792	1,372	504	513	1,017	663	672	823	832	1,336
59	971	989	805	819	455	433	449	423	872	536	511	624	599	1,048	610	575	1,186	734	699	858	823	1,434	528	537	1,066	688	697	847	856	1,385
60	1,014	1,005	847	839	512	488	510	483	994	598	571	686	659	1,170	696	658	1,354	819	782	943	906	1,602	554	548	1,103	713	708	873	867	1,422
61	1,057	1,021	888	858	558	532	532	507	1,040	620	594	708	682	1,215	726	691	1,417	850	814	973	938	1,665	578	559	1,138	738	719	897	878	1,457
62	1,099	1,062	929	898	585	557	552	528	1,080	640	615	728	703	1,256	753	719	1,473	877	843	1,001	967	1,721	602	583	1,185	761	742	921	902	1,504
63	1,143	1,104	970	937	593	565	569	546	1,116	657	634	745	722	1,292	777	744	1,522	901	868	1,025	992	1,770	627	606	1,234	787	766	946	925	1,553
64	1,186	1,146	1,011	977	599	570	585	563	1,148	672	650	760	738	1,323	798	767	1,566	922	891	1,046	1,015	1,813	652	629	1,282	811	789	971	949	1,601
65+	1,534	1,482	1,308	1,263	772	734	753	724	1,478	859	830	966	937	1,690	1,030	990	2,020	1,184	1,144	1,338	1,296	2,328	840	811	1,651	1,040	1,011	1,240	1,211	2,051

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 2.2

Rating Region 2

Los Angeles County except those Zip Codes in Region 1

Percentage Change

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	0%	0%	0%	0%	0%	0%	0%	0%	0%	28%	28%	20%	20%	-1%	0%	0%	0%	23%	23%	23%	23%	-1%	0%	0%	0%	20%	-15%	30%	0%	0%
1-4	0%	0%	0%	0%	0%	0%	0%	0%	-1%	0%	0%	-1%	-1%	-1%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	-8%	-34%	30%	0%	0%
5-18	0%	0%	0%	0%	0%	0%	0%	0%	-1%	0%	0%	-1%	-1%	-1%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	-8%	-34%	30%	0%	0%
19	3%	-3%	2%	-3%	0%	0%	0%	0%	-1%	0%	0%	-1%	-1%	-1%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	90%	0%	0%	41%	0%	30%	0%	0%
20	3%	-3%	2%	-3%	0%	0%	0%	0%	-1%	0%	0%	-1%	-1%	-1%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	90%	0%	0%	41%	0%	30%	0%	0%
21	3%	-3%	2%	-3%	0%	0%	0%	0%	-1%	0%	0%	-1%	-1%	-1%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	90%	0%	0%	41%	0%	30%	0%	0%
22	3%	-3%	2%	-3%	0%	0%	0%	0%	-1%	0%	0%	-1%	-1%	-1%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	90%	0%	0%	41%	0%	30%	0%	0%
23	3%	-3%	2%	-3%	0%	0%	0%	-1%	-1%	0%	-1%	-1%	-1%	-1%	1%	-1%	0%	0%	-1%	0%	-1%	-1%	90%	0%	0%	41%	0%	30%	0%	0%
24	3%	-3%	2%	-3%	0%	0%	0%	-1%	-1%	0%	-1%	-1%	-1%	-1%	1%	-1%	0%	0%	-1%	0%	-1%	-1%	90%	0%	0%	41%	0%	30%	0%	0%
25	3%	-3%	2%	-3%	0%	0%	1%	-2%	-1%	1%	0%	1%	0%	0%	1%	-2%	-1%	2%	0%	1%	0%	0%	90%	0%	0%	41%	0%	30%	0%	0%
26	3%	-3%	2%	-3%	0%	0%	1%	-1%	0%	1%	0%	1%	0%	0%	1%	-2%	0%	2%	0%	1%	0%	0%	90%	0%	0%	41%	0%	30%	0%	0%
27	3%	-3%	2%	-3%	0%	0%	1%	-2%	-1%	1%	0%	1%	0%	-1%	2%	-2%	-1%	2%	0%	1%	0%	0%	90%	0%	0%	41%	0%	30%	0%	0%
28	2%	-3%	3%	-3%	0%	0%	1%	-2%	-1%	1%	0%	1%	0%	-1%	2%	-2%	-1%	1%	0%	1%	0%	-1%	85%	0%	0%	41%	0%	30%	0%	0%
29	2%	-3%	3%	-3%	0%	0%	1%	-2%	-1%	2%	0%	1%	0%	0%	2%	-2%	0%	2%	0%	1%	0%	0%	82%	0%	0%	40%	0%	29%	0%	0%
30	2%	-3%	2%	-2%	0%	0%	2%	-3%	0%	2%	0%	1%	0%	0%	2%	-2%	0%	2%	0%	1%	0%	0%	80%	0%	0%	40%	0%	29%	0%	0%
31	2%	-3%	2%	-2%	0%	0%	2%	-3%	0%	2%	0%	1%	0%	0%	2%	-3%	-1%	2%	0%	1%	0%	0%	75%	0%	0%	40%	0%	29%	0%	0%
32	2%	-3%	2%	-3%	0%	0%	2%	-3%	0%	2%	0%	1%	0%	0%	2%	-3%	-1%	2%	0%	1%	0%	0%	73%	0%	0%	40%	0%	29%	0%	0%
33	2%	-2%	2%	-2%	0%	0%	3%	-2%	0%	2%	0%	2%	0%	0%	3%	-2%	0%	2%	0%	1%	0%	0%	68%	0%	0%	40%	0%	29%	0%	0%
34	2%	-3%	2%	-2%	0%	0%	2%	-2%	0%	3%	1%	3%	1%	1%	2%	-2%	0%	4%	2%	3%	1%	1%	64%	0%	0%	40%	0%	29%	0%	0%
35	3%	-3%	3%	-3%	0%	0%	3%	-3%	0%	3%	-1%	2%	-1%	0%	3%	-3%	-1%	3%	-1%	2%	-1%	0%	59%	0%	0%	40%	0%	29%	0%	0%
36	3%	-3%	3%	-3%	0%	-1%	3%	-3%	0%	3%	-1%	2%	-1%	0%	3%	-3%	0%	3%	-1%	2%	-1%	0%	55%	0%	0%	40%	0%	29%	0%	0%
37	3%	-3%	3%	-3%	1%	-2%	3%	-3%	0%	2%	-1%	1%	-1%	0%	3%	-4%	-1%	3%	-1%	2%	-1%	0%	52%	0%	0%	40%	0%	29%	0%	0%
38	2%	-3%	2%	-3%	0%	0%	3%	-3%	-1%	4%	0%	3%	0%	1%	3%	-3%	-1%	4%	1%	3%	0%	1%	48%	0%	0%	40%	0%	29%	0%	0%
39	3%	-3%	3%	-3%	0%	0%	3%	-3%	0%	4%	0%	3%	0%	0%	3%	-4%	0%	4%	0%	3%	0%	0%	43%	0%	0%	40%	0%	29%	0%	0%
40	4%	-5%	4%	-5%	0%	0%	3%	-4%	0%	2%	-2%	2%	-2%	0%	3%	-4%	0%	2%	-2%	2%	-2%	0%	40%	0%	0%	40%	0%	29%	0%	0%
41	4%	-5%	4%	-5%	0%	0%	3%	-4%	-1%	2%	-3%	1%	-2%	-1%	3%	-4%	0%	2%	-2%	1%	-2%	0%	39%	0%	0%	40%	0%	29%	0%	0%
42	4%	-5%	4%	-5%	0%	0%	4%	-4%	0%	2%	-3%	1%	-2%	0%	4%	-4%	0%	3%	-2%	2%	-2%	0%	39%	0%	0%	39%	0%	29%	0%	0%
43	4%	-5%	4%	-5%	0%	0%	3%	-4%	-1%	2%	-3%	1%	-2%	-1%	3%	-4%	0%	2%	-3%	1%	-2%	-1%	38%	0%	0%	39%	0%	29%	0%	0%
44	4%	-5%	4%	-5%	3%	-3%	4%	-5%	-1%	3%	-3%	2%	-3%	-1%	4%	-5%	-1%	3%	-3%	2%	-2%	0%	39%	0%	0%	39%	0%	29%	0%	0%
45	4%	-5%	4%	-5%	4%	-4%	4%	-4%	-1%	2%	-3%	1%	-3%	-1%	4%	-4%	-1%	2%	-3%	2%	-3%	-1%	18%	-15%	0%	39%	0%	29%	0%	0%
46	4%	-5%	4%	-5%	5%	-5%	4%	-4%	0%	2%	-3%	2%	-3%	-1%	4%	-4%	-1%	2%	-3%	1%	-2%	-1%	18%	-16%	0%	39%	0%	28%	0%	0%
47	4%	-5%	4%	-5%	5%	-6%	3%	-3%	0%	2%	-2%	1%	-2%	0%	3%	-3%	0%	2%	-2%	1%	-2%	0%	16%	-14%	0%	36%	0%	26%	0%	0%
48	4%	-5%	4%	-5%	5%	-6%	2%	-2%	0%	1%	-2%	1%	-2%	0%	2%	-2%	0%	1%	-2%	1%	-2%	-1%	13%	-13%	0%	31%	0%	23%	0%	0%
49	4%	-5%	4%	-5%	5%	-6%	1%	-1%	0%	0%	-1%	0%	-1%	0%	1%	-1%	0%	0%	-1%	0%	-1%	0%	11%	-11%	0%	27%	0%	20%	0%	0%
50	3%	-4%	3%	-4%	6%	-6%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	9%	-9%	0%	24%	0%	18%	0%	0%
51	2%	-3%	2%	-2%	6%	-6%	-1%	1%	0%	-1%	1%	-1%	0%	0%	-1%	2%	0%	-1%	1%	-1%	1%	0%	7%	-8%	0%	20%	0%	15%	0%	0%
52	2%	-2%	2%	-3%	5%	-6%	-2%	2%	0%	-2%	2%	-2%	1%	0%	-2%	2%	0%	-2%	2%	-1%	1%	0%	6%	-6%	0%	17%	0%	13%	0%	0%
53	2%	-2%	2%	-2%	5%	-5%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	2%	-2%	0%	11%	0%	9%	0%	0%
54	2%	-3%	2%	-2%	4%	-5%	-3%	4%	0%	-3%	3%	-2%	2%	0%	-3%	4%	0%	-2%	3%	-2%	2%	0%	2%	-2%	0%	6%	0%	5%	0%	0%
55	1%	-1%	1%	-1%	2%	-2%	-3%	4%	0%	-2%	3%	-2%	2%	0%	-3%	4%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	1%	0%	1%	0%	0%
56	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-2%	2%	0%	-3%	4%	0%	-3%	3%	-2%	2%	0%	1%	-1%	0%	0%	-1%	0%	-1%	0%
57	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-2%	2%	0%	-3%	4%	0%	-3%	3%	-2%	3%	0%	1%	-1%	0%	0%	-1%	0%	-1%	0%
58	1%	-1%	1%	-1%	-2%	3%	-3%	3%	0%	-2%	3%	-2%	2%	0%	-3%	3%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
59	1%	-1%	1%	-1%	-2%	3%	-3%	3%	0%	-2%	3%	-2%	2%	0%	-3%	3%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	0%	-1%	0%	-1%	0%
60	0%	0%	0%	0%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	3%	-2%	2%	0%	-1%	1%	0%	0%	0%	0%	0%	0%
61	-2%	2%	-1%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%
62	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-1%	2%	0%	-1%	1%	-1%	1%	0%
63	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-1%	2%	0%	-1%	1%	-1%	1%	0%
64	-2%	2%	-1%	2%	-2%	3%	-2%	2%	0%	-1%	2%	-1%	1%	0%	-2%	2%	0%	-2%	2%	-2%	1%	0%	-2%	2%	0%	-1%	2%	-1%	1%	0%
65+	-1%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	1%	0%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 2.3

Rating Region 3

Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	269	246	149	116	232	232	322	347	151	302	302	462	487	244	488	488	726	912
1-4	173	160	91	80	160	187	267	347	115	230	257	372	487	153	307	374	726	912
5-18	173	160	91	80	160	187	267	347	115	230	257	372	487	153	307	374	726	912
19	194	175	118	80	160	187	267	347	115	230	257	372	487	350	537	572	726	912
20	194	175	118	80	160	187	267	347	115	230	257	372	487	350	537	572	726	912
21	194	175	118	80	160	187	267	347	115	230	257	372	487	350	537	572	726	912
22	194	175	118	80	160	187	267	347	115	230	257	372	487	350	537	572	726	912
23	194	175	118	80	160	187	267	347	115	230	257	372	487	350	537	572	726	912
24	194	175	118	80	160	187	267	347	115	230	257	372	487	350	537	572	726	912
25	194	175	118	82	164	192	272	354	116	232	263	378	494	350	537	572	726	912
26	194	175	118	84	168	192	272	354	119	238	263	378	494	350	537	572	726	912
27	194	175	121	84	168	192	272	354	119	238	263	378	494	350	537	572	726	912
28	202	184	123	85	170	192	272	355	120	240	263	378	495	350	541	572	726	912
29	210	192	126	86	172	194	274	360	123	246	268	383	506	350	544	572	726	916
30	218	199	126	102	204	208	288	390	135	270	278	393	528	350	548	572	726	916
31	226	207	126	103	206	208	288	390	138	276	279	394	532	350	552	572	726	916
32	235	216	127	106	212	209	289	395	140	280	279	394	534	350	554	572	726	916
33	240	221	129	107	214	209	289	395	142	284	280	395	537	350	560	572	726	916
34	245	225	130	109	218	211	291	400	145	290	285	400	545	350	567	572	726	916
35	252	230	130	124	248	219	299	423	162	324	294	409	571	350	572	572	726	916
36	257	234	131	127	254	221	301	428	167	334	297	412	579	350	578	572	726	916
37	264	239	134	131	262	223	303	434	172	344	301	416	588	350	583	572	726	916
38	284	256	141	135	270	228	308	443	177	354	308	423	600	350	589	572	726	916
39	303	273	157	140	280	228	308	446	184	368	308	423	606	350	595	572	726	916
40	328	294	172	148	296	230	310	458	195	390	313	428	623	350	602	572	726	916
41	348	312	181	153	306	235	315	468	201	402	318	433	634	350	603	572	726	916
42	369	328	182	157	314	239	319	476	208	416	325	440	648	350	604	572	726	916
43	387	344	182	165	330	246	326	491	219	438	336	451	670	353	609	572	726	919
44	407	360	186	173	346	254	334	507	229	458	345	460	689	355	612	572	726	921
45	426	378	189	180	360	260	340	520	240	480	355	470	710	303	616	572	726	922
46	445	394	191	186	372	266	346	532	249	498	364	479	728	304	619	572	726	925
47	463	410	197	197	394	277	357	554	263	526	378	493	756	310	631	572	726	937
48	489	429	208	214	428	294	374	588	285	570	400	515	800	319	648	572	726	954
49	515	448	222	228	456	308	388	616	306	612	421	536	842	328	663	572	726	969
50	535	462	236	244	488	324	404	648	327	654	442	557	884	335	677	572	726	983
51	555	476	249	253	506	333	413	666	340	680	455	570	910	343	692	572	726	998
52	580	496	259	268	536	348	428	696	360	720	475	590	950	352	708	572	726	1,014
53	639	543	266	284	568	364	444	728	382	764	497	612	994	367	736	572	726	1,042
54	696	588	270	300	600	380	460	760	405	810	520	635	1,040	395	791	572	726	1,097
55	743	626	278	315	630	395	475	790	426	852	541	656	1,082	414	830	572	726	1,136
56	799	671	292	333	666	413	493	826	450	900	565	680	1,130	442	885	595	748	1,191
57	857	717	327	351	702	431	511	862	476	952	591	706	1,182	468	936	621	774	1,242
58	898	758	373	372	744	452	532	904	504	1,008	619	734	1,238	491	984	644	797	1,290
59	939	799	427	392	784	472	552	944	533	1,066	648	763	1,296	514	1,030	667	820	1,336
60	970	830	481	452	904	532	612	1,064	614	1,228	729	844	1,458	532	1,065	685	838	1,371
61	1,000	861	524	472	944	552	632	1,104	644	1,288	759	874	1,518	549	1,098	702	855	1,404
62	1,040	902	550	490	980	570	650	1,140	668	1,336	783	898	1,566	574	1,146	727	880	1,452
63	1,080	941	556	507	1,014	587	667	1,174	690	1,380	805	920	1,610	596	1,192	749	902	1,498
64	1,120	982	561	520	1,040	600	680	1,200	708	1,416	823	938	1,646	619	1,236	772	925	1,542
65+	1,449	1,269	722	669	1,337	765	862	1,530	913	1,826	1,055	1,197	2,110	797	1,592	989	1,180	1,975

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 2.3

Rating Region 3

Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	269	269	246	246	149	149	116	116	233	188	188	269	269	349	151	151	302	257	257	372	372	488	244	244	488	408	572	562	726	912
1-4	173	173	160	160	91	91	80	80	161	188	188	269	269	349	115	115	230	257	257	372	372	488	153	153	307	408	572	562	726	912
5-18	173	173	160	160	91	91	80	80	161	188	188	269	269	349	115	115	230	257	257	372	372	488	153	153	307	408	572	562	726	912
19	189	199	171	180	118	118	80	80	161	188	188	269	269	349	115	115	230	257	257	372	372	488	186	350	537	408	572	562	726	912
20	189	199	171	180	118	118	80	80	161	188	188	269	269	349	115	115	230	257	257	372	372	488	186	350	537	408	572	562	726	912
21	189	199	171	180	118	118	80	80	161	188	188	269	269	349	115	115	230	257	257	372	372	488	186	350	537	408	572	562	726	912
22	189	199	171	180	118	118	80	80	161	188	188	269	269	349	115	115	230	257	257	372	372	488	186	350	537	408	572	562	726	912
23	189	199	171	180	118	118	80	81	162	188	189	269	270	350	115	116	231	257	259	372	374	489	186	350	537	408	572	562	726	912
24	189	199	171	180	118	118	80	81	162	188	189	269	270	350	115	116	231	257	259	372	374	489	186	350	537	408	572	562	726	912
25	189	199	171	180	118	118	81	83	165	189	190	270	271	353	116	117	234	259	260	374	375	491	186	350	537	408	572	562	726	912
26	189	199	171	180	118	118	83	85	168	189	191	270	272	355	117	121	239	259	261	374	376	495	186	350	537	408	572	562	726	912
27	189	199	171	180	121	121	83	85	168	189	191	270	272	355	117	121	239	259	261	374	376	495	186	350	537	408	572	562	726	912
28	197	209	179	190	123	123	84	87	172	190	194	271	274	359	118	123	242	259	264	374	379	498	190	350	541	408	572	562	726	912
29	205	217	187	198	126	126	85	88	174	191	195	272	276	361	121	125	246	261	265	376	380	501	194	350	544	411	572	565	726	916
30	213	224	194	204	126	126	100	105	205	204	209	285	289	390	132	138	271	271	277	386	393	525	197	350	548	411	572	565	726	916
31	221	232	203	212	126	126	101	106	208	204	209	285	289	391	135	141	276	271	277	386	393	528	201	350	552	411	572	565	726	916
32	230	241	211	221	127	127	104	108	212	204	209	285	289	393	137	143	281	272	279	388	394	531	204	350	554	411	572	565	726	916
33	235	247	216	226	129	129	105	109	215	204	209	285	289	395	138	146	285	272	280	388	395	534	209	350	560	411	572	565	726	916
34	240	252	220	231	130	130	107	112	219	204	209	285	289	397	142	148	291	274	280	389	395	538	216	350	567	411	572	565	726	916
35	246	260	224	237	130	130	121	128	249	215	221	295	302	424	157	167	325	285	295	400	410	568	221	350	572	411	572	565	726	916
36	251	265	228	241	130	133	124	131	256	216	223	296	303	428	162	172	335	289	299	404	414	577	227	350	578	411	572	565	726	916
37	257	272	233	246	131	137	128	135	263	218	225	299	306	434	167	177	345	291	301	406	416	584	232	350	583	411	572	565	726	916
38	276	293	250	264	141	141	131	140	271	219	227	300	308	440	172	184	356	295	306	410	421	594	238	350	589	411	572	565	726	916
39	295	313	266	281	157	157	136	145	282	220	230	301	310	447	178	191	370	297	310	413	425	604	245	350	595	411	572	565	726	916
40	315	344	282	309	172	172	143	153	297	226	237	307	317	461	189	202	391	305	319	420	434	623	251	350	602	411	572	565	726	916
41	334	366	299	327	181	181	148	158	306	230	240	310	321	469	195	209	404	311	325	426	440	635	252	350	603	411	572	565	726	916
42	354	388	315	344	182	182	152	164	317	234	246	315	327	479	201	217	419	317	334	433	449	650	254	350	604	411	572	565	726	916
43	371	407	330	362	182	182	159	172	332	241	254	322	335	495	211	229	440	327	345	443	460	672	256	353	609	412	572	566	726	919
44	390	428	346	378	182	191	166	181	348	247	262	328	343	510	220	241	461	335	356	450	471	692	257	355	612	412	572	566	726	921
45	408	448	362	397	182	197	174	188	363	255	269	336	350	525	231	251	483	346	366	461	481	713	258	357	616	412	572	566	726	923
46	426	468	377	414	182	201	180	194	375	261	275	342	356	536	240	259	499	355	374	470	489	729	259	359	619	413	572	567	726	927
47	444	487	393	430	188	209	192	203	396	273	284	353	365	557	256	271	528	371	386	486	501	758	269	361	631	423	572	577	726	939
48	469	514	411	451	198	220	209	219	428	290	299	371	380	590	280	292	573	395	408	510	523	803	282	365	648	436	572	590	726	956
49	493	541	430	471	211	236	227	230	457	307	311	388	392	619	304	309	613	419	424	534	539	843	296	367	663	450	572	604	726	971
50	519	555	448	480	224	250	244	243	488	325	324	406	405	649	327	326	654	443	441	558	557	885	307	369	677	461	572	615	726	985
51	544	569	466	489	236	264	256	249	505	337	330	417	410	667	344	334	678	459	449	574	564	908	320	371	692	474	572	628	726	1,000
52	568	595	485	509	246	275	273	262	535	354	342	435	423	697	368	351	719	483	466	598	582	950	334	374	708	488	572	642	726	1,016
53	625	655	531	557	254	280	291	275	567	371	356	452	437	728	391	371	763	506	486	622	602	993	359	376	736	513	572	667	726	1,044
54	681	714	575	603	260	282	309	289	599	390	370	471	451	761	418	390	808	533	505	648	620	1,039	386	405	791	540	572	694	726	1,099
55	737	750	621	632	274	282	324	303	628	405	384	486	465	790	439	410	850	554	525	669	640	1,080	411	418	830	565	572	719	726	1,138
56	793	807	666	677	298	284	343	320	663	424	400	504	481	825	464	433	897	579	548	694	663	1,127	438	446	885	592	600	746	754	1,193
57	850	865	711	724	334	318	361	338	700	442	419	523	500	862	490	458	948	605	573	721	688	1,179	464	472	936	618	626	772	780	1,244
58	891	907	752	765	381	364	382	359	742	463	440	544	521	904	519	486	1,006	634	602	749	717	1,236	487	496	984	641	650	795	804	1,292
59	932	948	793	807	436	416	402	380	783	483	461	564	542	944	547	515	1,062	662	630	777	746	1,293	510	519	1,030	664	673	818	827	1,338
60	974	964	833	826	492	468	463	438	901	543	519	624	600	1,063	629	595	1,225	744	711	860	826	1,455	535	529	1,065	689	683	843	837	1,373
61	1,015	981	874	845	536	510	482	460	943	563	541	644	622	1,105	657	627	1,284	772	742	887	857	1,514	558	539	1,098	712	693	866	847	1,406
62	1,056	1,020	915	885	562	535	500	478	978	581	558	661	639	1,139	681	651	1,332	796	766	911	881	1,562	583	563	1,146	737	717	891	871	1,454
63	1,097	1,059	956	923	568	542	516	495	1,012	597	576	678	657	1,173	703	674	1,378	818	789	933	905	1,608	605	586	1,192	759	740	913	894	1,500
64	1,138	1,099	997	963	574	546	529	509	1,038	610	590	690	671	1,200	721	693	1,414	836	808	951	923	1,644	628	607	1,236	782	761	936	915	1,544
65+	1,472	1,422	1,289	1,245	738	703	680	654	1,335	778	753	875	850	1,530	930	893	1,824	1,071	1,036	1,214	1,178	2,108	810	782	1,592	1,002	975	1,195	1,168	1,978

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Rating Region 3

Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

Percentage Change

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	0%	0%	0%	0%	0%	0%	0%	0%	0%	23%	23%	20%	20%	-1%	0%	0%	0%	18%	18%	24%	24%	0%	0%	0%	0%	20%	-15%	29%	0%	0%
1-4	0%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-8%	-35%	29%	0%	0%
5-18	0%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-8%	-35%	29%	0%	0%
19	3%	-3%	2%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	88%	0%	0%	40%	0%	29%	0%	0%
20	3%	-3%	2%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	88%	0%	0%	40%	0%	29%	0%	0%
21	3%	-3%	2%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	88%	0%	0%	40%	0%	29%	0%	0%
22	3%	-3%	2%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	88%	0%	0%	40%	0%	29%	0%	0%
23	3%	-3%	2%	-3%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	-1%	0%	-1%	0%	0%	-1%	0%	-1%	0%	88%	0%	0%	40%	0%	29%	0%	0%
24	3%	-3%	2%	-3%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	-1%	0%	-1%	0%	0%	-1%	0%	-1%	0%	88%	0%	0%	40%	0%	29%	0%	0%
25	3%	-3%	2%	-3%	0%	0%	1%	-1%	-1%	2%	1%	1%	0%	0%	0%	-1%	-1%	2%	1%	1%	1%	1%	88%	0%	0%	40%	0%	29%	0%	0%
26	3%	-3%	2%	-3%	0%	0%	1%	-1%	0%	2%	1%	1%	0%	0%	2%	-2%	0%	2%	1%	1%	1%	0%	88%	0%	0%	40%	0%	29%	0%	0%
27	3%	-3%	2%	-3%	0%	0%	1%	-1%	0%	2%	1%	1%	0%	0%	2%	-2%	0%	2%	1%	1%	1%	0%	88%	0%	0%	40%	0%	29%	0%	0%
28	3%	-3%	3%	-3%	0%	0%	1%	-2%	-1%	1%	-1%	0%	-1%	-1%	2%	-2%	-1%	2%	0%	1%	0%	-1%	84%	0%	0%	40%	0%	29%	0%	0%
29	2%	-3%	3%	-3%	0%	0%	1%	-2%	-1%	2%	-1%	1%	-1%	0%	2%	-2%	0%	3%	1%	2%	1%	1%	80%	0%	0%	39%	0%	28%	0%	0%
30	2%	-3%	3%	-2%	0%	0%	2%	-3%	0%	2%	0%	1%	0%	0%	2%	-2%	0%	3%	0%	2%	0%	1%	78%	0%	0%	39%	0%	28%	0%	0%
31	2%	-3%	2%	-2%	0%	0%	2%	-3%	-1%	2%	0%	1%	0%	0%	2%	-2%	0%	3%	1%	2%	0%	1%	74%	0%	0%	39%	0%	28%	0%	0%
32	2%	-2%	2%	-2%	0%	0%	2%	-2%	0%	2%	0%	1%	0%	1%	2%	-2%	0%	3%	0%	2%	0%	1%	72%	0%	0%	39%	0%	28%	0%	0%
33	2%	-3%	2%	-2%	0%	0%	2%	-2%	0%	2%	0%	1%	0%	0%	3%	-3%	0%	3%	0%	2%	0%	1%	67%	0%	0%	39%	0%	28%	0%	0%
34	2%	-3%	2%	-3%	0%	0%	2%	-3%	0%	3%	1%	2%	1%	1%	2%	-2%	0%	4%	2%	3%	1%	1%	62%	0%	0%	39%	0%	28%	0%	0%
35	2%	-3%	3%	-3%	0%	0%	2%	-3%	0%	2%	-1%	1%	-1%	0%	3%	-3%	0%	3%	0%	2%	0%	1%	58%	0%	0%	39%	0%	28%	0%	0%
36	2%	-3%	3%	-3%	1%	-2%	2%	-3%	-1%	2%	-1%	2%	-1%	0%	3%	-3%	0%	3%	-1%	2%	0%	0%	54%	0%	0%	39%	0%	28%	0%	0%
37	3%	-3%	3%	-3%	2%	-2%	2%	-3%	0%	2%	-1%	1%	-1%	0%	3%	-3%	0%	3%	0%	2%	0%	1%	51%	0%	0%	39%	0%	28%	0%	0%
38	3%	-3%	2%	-3%	0%	0%	3%	-4%	0%	4%	0%	3%	0%	1%	3%	-4%	-1%	4%	1%	3%	0%	1%	47%	0%	0%	39%	0%	28%	0%	0%
39	3%	-3%	3%	-3%	0%	0%	3%	-3%	-1%	4%	-1%	2%	-1%	0%	3%	-4%	-1%	4%	-1%	2%	0%	0%	43%	0%	0%	39%	0%	28%	0%	0%
40	4%	-5%	4%	-5%	0%	0%	3%	-3%	0%	2%	-3%	1%	-2%	-1%	3%	-3%	0%	3%	-2%	2%	-1%	0%	39%	0%	0%	39%	0%	28%	0%	0%
41	4%	-5%	4%	-5%	0%	0%	3%	-3%	0%	2%	-2%	2%	-2%	0%	3%	-4%	0%	2%	-2%	2%	-2%	0%	39%	0%	0%	39%	0%	28%	0%	0%
42	4%	-5%	4%	-5%	0%	0%	3%	-4%	-1%	2%	-3%	1%	-2%	-1%	3%	-4%	-1%	3%	-3%	2%	-2%	0%	38%	0%	0%	39%	0%	28%	0%	0%
43	4%	-5%	4%	-5%	0%	0%	4%	-4%	-1%	2%	-3%	1%	-3%	-1%	4%	-4%	0%	3%	-3%	2%	-2%	0%	38%	0%	0%	39%	0%	28%	0%	0%
44	4%	-5%	4%	-5%	2%	-3%	4%	-4%	-1%	3%	-3%	2%	-3%	-1%	4%	-5%	-1%	3%	-3%	2%	-2%	0%	38%	0%	0%	39%	0%	28%	0%	0%
45	4%	-5%	4%	-5%	4%	-4%	3%	-4%	-1%	2%	-3%	1%	-3%	-1%	4%	-4%	-1%	3%	-3%	2%	-2%	0%	17%	-15%	0%	39%	0%	28%	0%	0%
46	4%	-5%	5%	-5%	5%	-5%	3%	-4%	-1%	2%	-3%	1%	-3%	-1%	4%	-4%	0%	3%	-3%	2%	-2%	0%	17%	-15%	0%	38%	0%	28%	0%	0%
47	4%	-5%	4%	-5%	5%	-6%	3%	-3%	-1%	1%	-2%	1%	-2%	-1%	3%	-3%	0%	2%	-2%	1%	-2%	0%	15%	-14%	0%	35%	0%	26%	0%	0%
48	4%	-5%	4%	-5%	5%	-5%	2%	-2%	0%	1%	-2%	1%	-2%	0%	2%	-2%	-1%	1%	-2%	1%	-2%	0%	13%	-13%	0%	31%	0%	23%	0%	0%
49	4%	-5%	4%	-5%	5%	-6%	0%	-1%	0%	0%	-1%	0%	-1%	0%	1%	-1%	0%	0%	-1%	0%	-1%	0%	11%	-11%	0%	27%	0%	20%	0%	0%
50	3%	-4%	3%	-4%	5%	-6%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	9%	-9%	0%	24%	0%	18%	0%	0%
51	2%	-2%	2%	-3%	6%	-6%	-1%	2%	0%	-1%	1%	-1%	1%	0%	-1%	2%	0%	-1%	1%	-1%	1%	0%	7%	-8%	0%	21%	0%	16%	0%	0%
52	2%	-3%	2%	-3%	5%	-6%	-2%	2%	0%	-2%	2%	-2%	1%	0%	-2%	3%	0%	-2%	2%	-1%	1%	0%	5%	-6%	0%	17%	0%	13%	0%	0%
53	2%	-2%	2%	-3%	5%	-5%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	2%	-2%	0%	12%	0%	9%	0%	0%
54	2%	-3%	2%	-2%	4%	-4%	-3%	4%	0%	-3%	3%	-2%	2%	0%	-3%	4%	0%	-2%	3%	-2%	2%	0%	2%	-2%	0%	6%	0%	5%	0%	0%
55	1%	-1%	1%	-1%	1%	-1%	-3%	4%	0%	-2%	3%	-2%	2%	0%	-3%	4%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	1%	0%	1%	0%	0%
56	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-2%	2%	0%	-3%	4%	0%	-2%	3%	-2%	3%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
57	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-2%	3%	-2%	2%	0%	-3%	4%	0%	-2%	3%	-2%	3%	0%	1%	-1%	0%	0%	-1%	0%	-1%	0%
58	1%	-1%	1%	-1%	-2%	2%	-3%	4%	0%	-2%	3%	-2%	2%	0%	-3%	4%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	0%	-1%	0%	-1%	0%
59	1%	-1%	1%	-1%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-3%	3%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	0%	-1%	0%	-1%	0%
60	0%	1%	0%	0%	-2%	3%	-2%	3%	0%	-2%	3%	-2%	2%	0%	-2%	3%	0%	-2%	3%	-2%	2%	0%	-1%	1%	0%	0%	-1%	0%	-1%	0%
61	-1%	2%	-1%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-1%	2%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%
62	-2%	2%	-1%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-1%	2%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%
63	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-2%	2%	-1%	2%	0%	-1%	2%	0%	-1%	1%	-1%	1%	0%
64	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-1%	1%	0%	-2%	2%	0%	-2%	2%	-1%	2%	0%	-1%	2%	0%	-1%	1%	-1%	1%	0%
65+	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-1%	1%	0%	-2%	2%	0%	-1%	2%	-1%	2%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 2.4

Rating Region 4

Riverside, San Bernardino, Santa Barbara, and Ventura Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	223	211	123	115	230	230	325	350	150	300	300	448	473	248	497	497	738	927
1-4	146	137	78	81	162	188	269	350	103	206	241	357	473	156	312	381	738	927
5-18	146	137	78	81	162	188	269	350	103	206	241	357	473	156	312	381	738	927
19	160	153	99	81	162	188	269	350	116	232	254	357	473	357	545	582	738	927
20	160	153	99	81	162	188	269	350	116	232	254	357	473	357	545	582	738	927
21	160	153	99	81	162	188	269	350	116	232	254	357	473	357	545	582	738	927
22	160	153	99	81	162	188	269	350	116	232	254	357	473	357	545	582	738	927
23	160	153	99	82	164	189	270	352	116	232	254	357	473	357	545	582	738	927
24	160	153	99	82	164	189	270	352	116	232	254	357	473	357	545	582	738	927
25	160	153	99	83	166	192	273	356	117	234	259	362	479	357	545	582	738	927
26	160	153	99	85	170	192	273	356	120	240	259	362	479	357	545	582	738	927
27	160	153	101	85	170	192	273	356	120	240	259	362	479	357	545	582	738	927
28	167	159	103	86	172	192	273	358	123	246	259	362	485	357	550	582	738	927
29	174	165	105	88	176	196	277	365	124	248	264	367	491	357	553	582	738	930
30	180	171	105	101	202	207	288	389	130	260	267	370	500	357	557	582	738	930
31	187	177	105	102	204	207	288	389	135	270	270	373	508	357	561	582	738	930
32	194	183	106	104	208	207	288	392	139	278	272	375	514	357	564	582	738	930
33	199	188	109	106	212	207	288	394	140	280	272	375	514	357	571	582	738	930
34	204	192	110	108	216	210	291	399	144	288	276	379	523	357	577	582	738	930
35	209	197	110	116	232	212	293	409	154	308	277	380	534	357	582	582	738	930
36	214	201	110	119	238	213	294	413	156	312	277	380	536	357	588	582	738	930
37	218	205	112	123	246	215	296	419	161	322	280	383	544	357	594	582	738	930
38	234	218	118	127	254	220	301	428	166	332	286	389	555	357	601	582	738	932
39	251	233	130	131	262	220	301	430	171	342	286	389	557	357	608	582	738	932
40	271	250	143	138	276	221	302	440	181	362	287	390	571	357	614	582	738	932
41	288	265	151	143	286	226	307	450	188	376	294	397	585	357	616	582	738	932
42	304	278	152	148	296	231	312	460	195	390	300	403	598	357	617	582	738	932
43	320	292	152	154	308	236	317	471	203	406	308	411	614	359	620	582	738	935
44	335	305	155	162	324	244	325	487	215	430	319	422	637	363	624	582	738	938
45	350	320	157	167	334	248	329	496	222	444	325	428	650	308	628	582	738	940
46	365	334	158	172	344	253	334	506	228	456	331	434	662	310	631	582	738	943
47	382	347	163	182	364	263	344	526	241	482	344	447	688	316	642	582	738	954
48	402	363	173	203	406	284	365	568	270	540	373	476	746	326	660	582	738	972
49	423	379	184	222	444	303	384	606	298	596	401	504	802	334	677	582	738	989
50	440	390	194	244	488	325	406	650	327	654	430	533	860	342	690	582	738	1,002
51	456	401	204	253	506	334	415	668	340	680	443	546	886	350	707	582	738	1,019
52	476	416	213	268	536	349	430	698	360	720	463	566	926	359	723	582	738	1,035
53	523	456	218	284	568	365	446	730	382	764	485	588	970	375	752	582	738	1,064
54	570	496	223	300	600	381	462	762	405	810	508	611	1,016	403	807	582	738	1,119
55	608	528	228	314	628	395	476	790	423	846	526	629	1,052	424	849	582	738	1,161
56	654	567	239	331	662	412	493	824	448	896	551	654	1,102	451	902	607	763	1,214
57	701	606	269	350	700	431	512	862	474	948	577	680	1,154	477	955	633	789	1,267
58	735	640	307	370	740	451	532	902	501	1,002	604	707	1,208	500	1,001	656	812	1,313
59	768	673	349	391	782	472	553	944	531	1,062	634	737	1,268	524	1,050	680	836	1,362
60	793	699	393	445	890	526	607	1,052	605	1,210	708	811	1,416	542	1,085	698	854	1,397
61	815	724	429	465	930	546	627	1,092	634	1,268	737	840	1,474	559	1,118	715	871	1,430
62	849	757	448	484	968	565	646	1,130	658	1,316	761	864	1,522	583	1,165	739	895	1,477
63	882	790	454	500	1,000	581	662	1,162	680	1,360	783	886	1,566	607	1,212	763	919	1,524
64	914	821	458	513	1,026	594	675	1,188	699	1,398	802	905	1,604	630	1,258	786	942	1,570
65+	1,181	1,060	588	659	1,319	757	855	1,514	901	1,802	1,028	1,154	2,055	812	1,620	1,007	1,202	2,011

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 2.4

Rating Region 4

Riverside, San Bernardino, Santa Barbara, and Ventura Counties

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	223	223	211	211	123	123	115	115	231	189	189	271	271	353	150	150	300	255	255	359	359	475	248	248	497	413	582	569	738	927
1-4	146	146	137	137	78	78	81	81	163	189	189	271	271	353	103	103	207	255	255	359	359	475	156	156	312	413	582	569	738	927
5-18	146	146	137	137	78	78	81	81	163	189	189	271	271	353	103	103	207	255	255	359	359	475	156	156	312	413	582	569	738	927
19	156	164	149	157	99	99	81	81	163	189	189	271	271	353	116	116	232	255	255	359	359	475	188	357	545	413	582	569	738	927
20	156	164	149	157	99	99	81	81	163	189	189	271	271	353	116	116	232	255	255	359	359	475	188	357	545	413	582	569	738	927
21	156	164	149	157	99	99	81	81	163	189	189	271	271	353	116	116	232	255	255	359	359	475	188	357	545	413	582	569	738	927
22	156	164	149	157	99	99	81	81	163	189	189	271	271	353	116	116	232	255	255	359	359	475	188	357	545	413	582	569	738	927
23	156	164	149	157	99	99	81	83	165	189	190	271	272	354	116	117	234	255	256	359	360	476	188	357	545	413	582	569	738	927
24	156	164	149	157	99	99	81	83	165	189	190	271	272	354	116	117	234	255	256	359	360	476	188	357	545	413	582	569	738	927
25	156	164	149	157	99	99	83	84	167	190	191	272	273	356	117	118	236	256	257	360	361	479	188	357	545	413	582	569	738	927
26	156	164	149	157	99	99	84	86	170	190	191	272	273	359	118	122	241	256	259	360	362	483	188	357	545	413	582	569	738	927
27	156	164	149	157	101	101	84	86	170	190	191	272	273	359	118	122	241	256	259	360	362	483	188	357	545	413	582	569	738	927
28	163	172	155	163	103	103	85	88	174	190	194	272	276	361	121	125	246	257	261	361	365	486	192	357	550	413	582	569	738	927
29	170	179	160	170	105	105	86	90	176	191	195	273	277	363	122	127	250	259	264	362	367	490	196	357	553	416	582	573	738	930
30	176	184	167	176	105	105	99	104	203	203	208	285	289	389	127	133	261	261	267	365	371	499	199	357	557	416	582	573	738	930
31	183	191	173	182	105	105	100	105	205	203	208	285	289	390	132	138	271	264	270	367	374	506	204	357	561	416	582	573	738	930
32	190	199	179	187	106	106	102	107	210	203	208	285	289	392	136	142	279	265	271	369	375	511	207	357	564	416	582	573	738	930
33	194	204	184	192	109	109	104	108	212	203	208	285	289	393	137	143	281	265	271	369	375	513	214	357	571	416	582	573	738	930
34	199	209	187	197	110	110	106	110	217	203	208	285	289	396	141	147	289	266	272	370	376	518	219	357	577	416	582	573	738	930
35	204	216	192	203	110	110	113	119	232	206	212	288	294	407	150	158	309	270	279	374	382	533	225	357	582	416	582	573	738	930
36	209	220	196	206	110	111	116	123	240	209	216	291	298	414	151	161	312	270	279	374	382	535	230	357	588	416	582	573	738	930
37	213	225	200	212	110	115	120	127	247	210	217	292	299	419	156	166	322	271	281	375	385	541	237	357	594	416	582	573	738	930
38	228	241	213	225	118	118	123	131	255	212	220	294	302	426	161	172	334	274	285	377	389	550	244	357	601	419	582	575	738	932
39	245	259	227	240	130	130	127	135	262	212	220	294	302	430	166	177	344	275	286	379	390	556	250	357	608	419	582	575	738	932
40	260	285	240	262	143	143	134	143	277	217	226	299	308	442	175	189	364	281	295	385	399	574	257	357	614	419	582	575	738	932
41	276	302	254	278	151	151	138	149	288	221	232	303	314	453	182	196	379	287	301	391	405	588	258	357	616	419	582	575	738	932
42	292	319	267	292	152	152	143	153	297	226	237	308	319	462	189	202	391	294	307	398	411	600	259	357	617	419	582	575	738	932
43	307	336	280	306	152	152	149	160	310	232	244	314	325	475	196	212	409	301	317	405	421	618	260	359	620	419	582	575	738	935
44	321	351	293	320	152	159	156	170	326	238	252	320	334	490	206	225	431	310	329	414	433	639	261	363	624	419	582	575	738	938
45	336	368	307	336	152	162	162	174	337	244	256	325	338	500	214	231	445	317	335	421	439	653	262	365	628	419	582	575	738	940
46	350	383	320	350	152	166	166	179	346	248	261	330	343	510	220	237	458	324	341	428	445	665	264	367	631	420	582	576	738	944
47	366	401	333	364	156	172	177	187	364	259	269	341	351	528	235	249	484	339	352	443	456	692	272	369	642	429	582	585	738	955
48	385	423	348	381	165	182	199	207	406	281	289	363	371	570	265	276	542	369	380	473	484	749	287	373	660	443	582	599	738	972
49	405	444	363	398	175	194	221	224	446	303	306	385	388	610	296	300	597	400	404	504	508	804	301	375	677	458	582	614	738	989
50	426	456	377	405	185	206	244	243	488	326	325	408	407	651	327	326	654	431	430	535	534	862	313	377	690	469	582	625	738	1,002
51	446	468	393	411	194	217	256	249	505	338	331	420	413	669	344	334	678	448	438	552	541	886	327	379	707	483	582	639	738	1,019
52	466	489	408	426	202	226	273	262	535	355	343	437	425	699	368	351	719	471	455	575	559	927	340	383	723	497	582	653	738	1,036
53	512	537	446	468	209	230	291	275	567	373	357	454	439	730	391	371	763	495	475	599	579	971	367	385	752	523	582	679	738	1,065
54	558	585	485	509	215	232	309	289	599	391	371	473	453	763	418	390	808	522	494	625	598	1,016	394	413	807	550	582	706	738	1,119
55	603	614	524	533	225	232	323	302	626	405	384	487	466	790	436	408	845	540	511	644	615	1,052	420	428	849	577	584	733	741	1,161
56	649	661	562	572	244	232	342	318	661	424	400	506	482	825	463	430	893	567	534	670	638	1,101	447	455	902	603	611	759	767	1,215
57	695	708	601	612	275	262	360	337	698	442	419	524	501	862	488	456	945	592	560	695	664	1,152	473	482	955	629	638	785	794	1,267
58	729	742	635	647	314	299	380	357	737	462	439	544	521	901	515	484	1,000	619	588	723	692	1,208	496	505	1,001	652	661	808	817	1,314
59	762	776	668	680	357	340	401	379	780	483	461	565	543	944	544	514	1,059	648	618	752	722	1,266	520	529	1,050	677	686	833	842	1,363
60	796	789	702	695	401	383	456	431	887	538	513	619	595	1,051	619	587	1,206	723	691	827	794	1,414	545	539	1,085	701	696	857	852	1,397
61	828	800	735	710	438	417	475	453	929	557	535	639	617	1,093	647	617	1,264	751	721	854	824	1,472	568	549	1,118	724	706	881	862	1,431
62	862	833	769	743	458	436	493	472	965	575	554	657	636	1,129	671	642	1,313	774	746	878	849	1,521	592	573	1,165	748	729	904	885	1,477
63	895	865	802	775	464	442	509	488	998	591	570	673	652	1,162	693	664	1,358	797	768	901	872	1,566	616	595	1,212	772	751	929	907	1,524
64	928	896	834	806	468	446	522	502	1,024	604	584	686	666	1,188	712	684	1,397	816	788	920	892	1,604	639	618	1,258	796	775	952	931	1,571
65+	1,199	1,158	1,077	1,041	602	573	671	645	1,316	770	744	869	844	1,515	918	882	1,801	1,046	1,010	1,174	1,137	2,056	824	796	1,621	1,019	992	1,215	1,188	2,012

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision
Exhibit 2.4
Rating Region 4
Riverside, San Bernardino, Santa Barbara, and Ventura Counties

Percentage Change

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	0%	0%	0%	0%	0%	0%	0%	0%	0%	22%	22%	20%	20%	-1%	0%	0%	0%	18%	18%	25%	25%	0%	0%	0%	0%	20%	-15%	30%	0%	0%
1-4	0%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	-5%	-5%	-1%	-1%	0%	0%	0%	0%	-8%	-35%	30%	0%	0%
5-18	0%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	-5%	-5%	-1%	-1%	0%	0%	0%	0%	-8%	-35%	30%	0%	0%
19	3%	-2%	3%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	-1%	-1%	0%	90%	0%	0%	41%	0%	30%	0%	0%
20	3%	-2%	3%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	-1%	-1%	0%	90%	0%	0%	41%	0%	30%	0%	0%
21	3%	-2%	3%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	-1%	-1%	0%	90%	0%	0%	41%	0%	30%	0%	0%
22	3%	-2%	3%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	-1%	-1%	0%	90%	0%	0%	41%	0%	30%	0%	0%
23	3%	-2%	3%	-3%	0%	0%	1%	-1%	-1%	0%	-1%	0%	-1%	-1%	0%	-1%	-1%	0%	-1%	-1%	-1%	-1%	90%	0%	0%	41%	0%	30%	0%	0%
24	3%	-2%	3%	-3%	0%	0%	1%	-1%	-1%	0%	-1%	0%	-1%	-1%	0%	-1%	-1%	0%	-1%	-1%	-1%	-1%	90%	0%	0%	41%	0%	30%	0%	0%
25	3%	-2%	3%	-3%	0%	0%	0%	-1%	-1%	1%	1%	0%	0%	0%	0%	-1%	-1%	1%	1%	1%	0%	0%	90%	0%	0%	41%	0%	30%	0%	0%
26	3%	-2%	3%	-3%	0%	0%	1%	-1%	0%	1%	1%	0%	0%	-1%	2%	-2%	0%	1%	0%	1%	0%	-1%	90%	0%	0%	41%	0%	30%	0%	0%
27	3%	-2%	3%	-3%	0%	0%	1%	-1%	0%	1%	1%	0%	0%	-1%	2%	-2%	0%	1%	0%	1%	0%	-1%	90%	0%	0%	41%	0%	30%	0%	0%
28	2%	-3%	3%	-2%	0%	0%	1%	-2%	-1%	1%	-1%	0%	-1%	-1%	2%	-2%	0%	1%	-1%	0%	-1%	0%	86%	0%	0%	41%	0%	30%	0%	0%
29	2%	-3%	3%	-3%	0%	0%	2%	-2%	0%	3%	1%	1%	0%	1%	2%	-2%	-1%	2%	0%	1%	0%	0%	82%	0%	0%	40%	0%	29%	0%	0%
30	2%	-2%	2%	-3%	0%	0%	2%	-3%	0%	2%	0%	1%	0%	0%	2%	-2%	0%	2%	0%	1%	0%	0%	79%	0%	0%	40%	0%	29%	0%	0%
31	2%	-2%	2%	-3%	0%	0%	2%	-3%	0%	2%	0%	1%	0%	0%	2%	-2%	0%	2%	0%	2%	0%	0%	75%	0%	0%	40%	0%	29%	0%	0%
32	2%	-3%	2%	-2%	0%	0%	2%	-3%	-1%	2%	0%	1%	0%	0%	2%	-2%	0%	3%	0%	2%	0%	1%	72%	0%	0%	40%	0%	29%	0%	0%
33	3%	-2%	2%	-2%	0%	0%	2%	-2%	0%	2%	0%	1%	0%	0%	2%	-2%	0%	3%	0%	2%	0%	0%	67%	0%	0%	40%	0%	29%	0%	0%
34	3%	-2%	3%	-3%	0%	0%	2%	-2%	0%	3%	1%	2%	1%	1%	2%	-2%	0%	4%	1%	2%	1%	1%	63%	0%	0%	40%	0%	29%	0%	0%
35	2%	-3%	3%	-3%	0%	0%	3%	-3%	0%	3%	0%	2%	0%	0%	3%	-3%	0%	3%	-1%	2%	-1%	0%	59%	0%	0%	40%	0%	29%	0%	0%
36	2%	-3%	3%	-2%	0%	-1%	3%	-3%	-1%	2%	-1%	1%	-1%	0%	3%	-3%	0%	3%	-1%	2%	-1%	0%	55%	0%	0%	40%	0%	29%	0%	0%
37	2%	-3%	2%	-3%	2%	-3%	2%	-3%	0%	2%	-1%	1%	-1%	0%	3%	-3%	0%	3%	0%	2%	-1%	1%	51%	0%	0%	40%	0%	29%	0%	0%
38	3%	-3%	2%	-3%	0%	0%	3%	-3%	0%	4%	0%	2%	0%	0%	3%	-3%	-1%	4%	0%	3%	0%	1%	46%	0%	0%	39%	0%	28%	0%	0%
39	2%	-3%	3%	-3%	0%	0%	3%	-3%	0%	4%	0%	2%	0%	0%	3%	-3%	-1%	4%	0%	3%	0%	0%	43%	0%	0%	39%	0%	28%	0%	0%
40	4%	-5%	4%	-5%	0%	0%	3%	-3%	0%	2%	-2%	1%	-2%	0%	3%	-4%	-1%	2%	-3%	1%	-2%	-1%	39%	0%	0%	39%	0%	28%	0%	0%
41	4%	-5%	4%	-5%	0%	0%	4%	-4%	-1%	2%	-3%	1%	-2%	-1%	3%	-4%	-1%	2%	-2%	2%	-2%	-1%	38%	0%	0%	39%	0%	28%	0%	0%
42	4%	-5%	4%	-5%	0%	0%	3%	-3%	0%	2%	-3%	1%	-2%	0%	3%	-3%	0%	2%	-2%	1%	-2%	0%	38%	0%	0%	39%	0%	28%	0%	0%
43	4%	-5%	4%	-5%	0%	0%	3%	-4%	-1%	2%	-3%	1%	-2%	-1%	4%	-4%	-1%	2%	-3%	1%	-2%	-1%	38%	0%	0%	39%	0%	28%	0%	0%
44	4%	-5%	4%	-5%	2%	-3%	4%	-5%	-1%	3%	-3%	2%	-3%	-1%	4%	-4%	0%	3%	-3%	2%	-3%	0%	39%	0%	0%	39%	0%	28%	0%	0%
45	4%	-5%	4%	-5%	3%	-3%	3%	-4%	-1%	2%	-3%	1%	-3%	-1%	4%	-4%	0%	3%	-3%	2%	-3%	0%	18%	-16%	0%	39%	0%	28%	0%	0%
46	4%	-5%	4%	-5%	4%	-5%	4%	-4%	-1%	2%	-3%	1%	-3%	-1%	4%	-4%	0%	2%	-3%	1%	-2%	0%	17%	-16%	0%	39%	0%	28%	0%	0%
47	4%	-5%	4%	-5%	4%	-5%	3%	-3%	0%	2%	-2%	1%	-2%	0%	3%	-3%	0%	1%	-2%	1%	-2%	-1%	16%	-14%	0%	36%	0%	26%	0%	0%
48	4%	-5%	4%	-5%	5%	-5%	2%	-2%	0%	1%	-2%	1%	-2%	0%	2%	-2%	0%	1%	-2%	1%	-2%	0%	14%	-13%	0%	31%	0%	23%	0%	0%
49	4%	-5%	4%	-5%	5%	-5%	0%	-1%	0%	0%	-1%	0%	-1%	-1%	1%	-1%	0%	0%	-1%	0%	-1%	0%	11%	-11%	0%	27%	0%	20%	0%	0%
50	3%	-4%	3%	-4%	5%	-6%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	9%	-9%	0%	24%	0%	18%	0%	0%
51	2%	-3%	2%	-2%	5%	-6%	-1%	2%	0%	-1%	1%	-1%	0%	0%	-1%	2%	0%	-1%	1%	-1%	1%	0%	7%	-8%	0%	20%	0%	15%	0%	0%
52	2%	-3%	2%	-2%	5%	-6%	-2%	2%	0%	-2%	2%	-2%	1%	0%	-2%	3%	0%	-2%	2%	-2%	1%	0%	6%	-6%	0%	17%	0%	13%	0%	0%
53	2%	-3%	2%	-3%	4%	-5%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	2%	-3%	0%	11%	0%	9%	0%	0%
54	2%	-3%	2%	-3%	4%	-4%	-3%	4%	0%	-3%	3%	-2%	2%	0%	-3%	4%	0%	-3%	3%	-2%	2%	0%	2%	-2%	0%	6%	0%	5%	0%	0%
55	1%	-1%	1%	-1%	1%	-2%	-3%	4%	0%	-2%	3%	-2%	2%	0%	-3%	4%	0%	-3%	3%	-2%	2%	0%	1%	-1%	0%	1%	0%	1%	0%	0%
56	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-3%	2%	0%	-3%	4%	0%	-3%	3%	-2%	3%	0%	1%	-1%	0%	1%	-1%	1%	-1%	0%
57	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-2%	3%	-2%	2%	0%	-3%	4%	0%	-3%	3%	-2%	2%	0%	1%	-1%	0%	1%	-1%	1%	-1%	0%
58	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-2%	3%	-2%	2%	0%	-3%	4%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
59	1%	-1%	1%	-1%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	0%	-1%	0%	-1%	0%
60	0%	1%	0%	1%	-2%	3%	-2%	3%	0%	-2%	3%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-1%	1%	0%	0%	0%	0%	0%	0%
61	-2%	2%	-1%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%
62	-2%	2%	-2%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%
63	-1%	2%	-1%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-1%	2%	0%	-1%	2%	-1%	1%	0%
64	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	1%	0%	-2%	2%	0%	-2%	2%	-2%	1%	0%	-1%	2%	0%	-1%	1%	-1%	1%	0%
65+	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	1%	0%	-2%	2%	0%	-2%	2%	-2%	1%	0%	-1%	2%	0%	-1%	2%	-1%	1%	0%

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 2.5

Rating Region 5

Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)

				Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	NetFirst Combo Rx Single Only	NetFirst Generic Rx Single Only	ValueNet Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	246	230	149	120	240	240	322	347	156	312	312	441	466	238	477	477	707	888
1-4	160	150	91	79	158	189	268	347	100	200	242	354	466	149	299	365	707	888
5-18	160	150	91	79	158	189	268	347	100	200	242	354	466	149	299	365	707	888
19	174	165	118	79	158	189	268	347	112	224	254	354	466	341	522	558	707	888
20	174	165	118	79	158	189	268	347	112	224	254	354	466	341	522	558	707	888
21	174	165	118	79	158	189	268	347	112	224	254	354	466	341	522	558	707	888
22	174	165	118	79	158	189	268	347	112	224	254	354	466	341	522	558	707	888
23	174	165	118	79	158	189	268	347	113	226	255	355	468	341	522	558	707	888
24	174	165	118	79	158	189	268	347	113	226	255	355	468	341	522	558	707	888
25	174	165	118	80	160	192	271	351	115	230	261	361	476	341	522	558	707	888
26	174	165	118	82	164	192	271	351	117	234	261	361	476	341	522	558	707	888
27	174	165	121	82	164	192	271	351	117	234	261	361	476	341	522	558	707	888
28	182	172	123	84	168	192	271	355	119	238	261	361	477	341	524	558	707	888
29	191	179	126	85	170	195	274	359	120	240	263	363	483	341	529	558	707	888
30	199	184	126	102	204	210	289	391	138	276	278	378	516	341	532	558	707	890
31	207	192	126	103	206	210	289	391	140	280	278	378	517	341	535	558	707	890
32	216	199	127	106	212	210	289	395	143	286	278	378	521	341	540	558	707	890
33	221	204	129	107	214	210	289	395	144	288	278	378	521	341	545	558	707	890
34	225	207	130	109	218	212	291	400	148	296	281	381	529	341	551	558	707	890
35	231	212	130	120	240	216	295	415	161	322	284	384	545	341	558	558	707	890
36	235	216	131	124	248	218	297	421	162	324	284	384	545	341	563	558	707	890
37	240	221	134	127	254	219	298	425	167	334	285	385	552	341	569	558	707	890
38	258	237	141	132	264	225	304	436	172	344	291	391	563	341	575	558	707	890
39	276	252	157	137	274	225	304	439	179	358	291	391	567	341	581	558	707	892
40	300	271	172	139	278	225	304	439	183	366	291	391	570	341	588	558	707	892
41	319	287	181	145	290	226	305	450	190	380	293	393	583	341	589	558	707	892
42	337	303	182	149	298	230	309	458	197	394	299	399	596	341	590	558	707	892
43	355	318	182	156	312	236	315	471	206	412	308	408	614	344	593	558	707	892
44	371	334	186	163	326	243	322	485	216	432	317	417	633	346	595	558	707	895
45	387	348	189	180	360	259	338	518	240	480	340	440	680	294	599	558	707	897
46	405	364	191	186	372	265	344	530	249	498	349	449	698	296	602	558	707	900
47	422	379	197	197	394	276	355	552	263	526	363	463	726	302	613	558	707	911
48	446	396	208	215	430	294	373	588	287	574	387	487	774	310	629	558	707	927
49	469	415	222	230	460	309	388	618	309	618	409	509	818	319	644	558	707	942
50	488	428	236	247	494	326	405	652	332	664	432	532	864	325	658	558	707	956
51	506	440	249	256	512	335	414	670	345	690	445	545	890	334	673	558	707	971
52	530	457	259	272	544	351	430	702	365	730	465	565	930	343	689	558	707	987
53	581	500	266	288	576	367	446	734	389	778	489	589	978	357	716	558	707	1,014
54	634	544	270	305	610	384	463	768	411	822	511	611	1,022	383	768	558	707	1,066
55	675	579	278	306	612	385	464	770	412	824	512	612	1,024	403	808	558	707	1,106
56	727	621	292	322	644	401	480	802	436	872	536	636	1,072	430	860	579	728	1,158
57	777	664	327	341	682	420	499	840	461	922	561	661	1,122	454	909	603	752	1,207
58	815	702	373	361	722	440	519	880	490	980	590	690	1,180	477	955	626	775	1,253
59	853	738	427	381	762	460	539	920	516	1,032	616	716	1,232	500	1,001	649	798	1,299
60	881	767	481	433	866	512	591	1,024	588	1,176	688	788	1,376	517	1,034	666	815	1,332
61	908	794	524	453	906	532	611	1,064	616	1,232	716	816	1,432	534	1,066	683	832	1,364
62	945	831	550	470	940	549	628	1,098	639	1,278	739	839	1,478	556	1,111	705	854	1,409
63	982	867	556	485	970	564	643	1,128	660	1,320	760	860	1,520	578	1,155	727	876	1,453
64	1,019	903	561	498	996	577	656	1,154	679	1,358	779	879	1,558	600	1,199	749	898	1,497
65+	1,317	1,166	722	640	1,280	735	830	1,470	875	1,750	998	1,120	1,995	773	1,544	959	1,145	1,916

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 2.5

Rating Region 5

Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	246	246	230	230	149	149	120	120	240	189	189	269	269	348	156	156	312	255	255	355	355	468	238	238	477	396	558	546	707	888
1-4	160	160	150	150	91	91	79	79	159	189	189	269	269	348	100	100	200	255	255	355	355	468	149	149	299	396	558	546	707	888
5-18	160	160	150	150	91	91	79	79	159	189	189	269	269	348	100	100	200	255	255	355	355	468	149	149	299	396	558	546	707	888
19	170	179	160	170	118	118	79	79	159	189	189	269	269	348	112	112	225	255	255	355	355	468	180	341	522	396	558	546	707	888
20	170	179	160	170	118	118	79	79	159	189	189	269	269	348	112	112	225	255	255	355	355	468	180	341	522	396	558	546	707	888
21	170	179	160	170	118	118	79	79	159	189	189	269	269	348	112	112	225	255	255	355	355	468	180	341	522	396	558	546	707	888
22	170	179	160	170	118	118	79	79	159	189	189	269	269	348	112	112	225	255	255	355	355	468	180	341	522	396	558	546	707	888
23	170	179	160	170	118	118	79	80	160	189	190	269	270	349	112	115	227	255	257	355	357	470	180	341	522	396	558	546	707	888
24	170	179	160	170	118	118	79	80	160	189	190	269	270	349	112	115	227	255	257	355	357	470	180	341	522	396	558	546	707	888
25	170	179	160	170	118	118	80	81	162	190	191	270	271	352	115	116	231	257	259	357	359	474	180	341	522	396	558	546	707	888
26	170	179	160	170	118	118	81	84	166	190	192	270	272	354	116	118	235	257	259	357	359	476	180	341	522	396	558	546	707	888
27	170	179	160	170	121	121	81	84	166	190	192	270	272	354	116	118	235	257	259	357	359	476	180	341	522	396	558	546	707	888
28	178	187	167	177	123	123	83	86	169	191	195	271	274	357	117	122	240	257	262	357	362	480	182	341	524	396	558	546	707	888
29	186	197	175	184	126	126	84	87	172	192	196	272	276	360	118	123	242	259	264	359	364	483	187	341	529	399	558	548	707	890
30	194	204	180	189	126	126	100	105	205	206	211	286	291	391	135	141	276	271	277	371	377	513	190	341	532	399	558	548	707	890
31	203	212	187	197	126	126	101	106	208	206	211	286	291	392	137	143	281	271	277	371	377	515	194	341	535	399	558	548	707	890
32	211	221	194	204	127	127	104	108	212	206	211	286	291	395	140	146	286	271	277	371	377	518	198	341	540	399	558	548	707	890
33	216	226	199	209	129	129	105	109	215	206	211	286	291	396	141	148	290	271	277	371	377	520	204	341	545	399	558	548	707	890
34	220	231	203	212	130	130	107	112	219	206	211	286	291	398	145	151	296	271	277	371	377	523	209	341	551	399	558	548	707	890
35	225	238	207	219	130	130	117	124	242	211	218	291	298	416	157	166	324	277	286	377	386	544	216	341	558	399	558	548	707	890
36	230	242	211	223	130	133	121	128	249	213	220	293	300	421	157	167	325	277	286	377	386	545	221	341	563	399	558	548	707	890
37	234	247	216	227	131	137	124	131	256	215	221	294	301	426	162	172	335	277	286	377	386	550	227	341	569	399	558	548	707	890
38	252	266	231	244	141	141	128	136	264	216	224	295	303	432	167	178	346	279	290	379	390	558	234	341	575	401	558	550	707	892
39	269	285	246	260	157	157	133	142	275	217	226	296	306	439	173	186	360	280	292	380	393	566	239	341	581	401	558	550	707	892
40	288	315	260	285	172	172	135	144	280	217	226	296	306	441	177	190	368	280	292	380	393	570	246	341	588	401	558	550	707	892
41	306	335	275	301	181	181	140	150	290	220	231	300	310	450	184	197	381	286	300	386	400	584	247	341	589	401	558	550	707	892
42	323	354	291	318	182	182	144	155	299	225	235	305	315	460	190	205	395	291	306	391	406	597	248	341	590	401	558	550	707	892
43	340	373	305	334	182	182	150	163	313	231	244	310	323	474	197	216	414	299	317	399	418	615	249	344	593	401	558	550	707	895
44	356	390	320	350	182	191	157	171	328	237	251	316	330	488	207	226	434	307	326	408	426	634	249	346	595	401	558	550	707	897
45	371	407	334	366	182	197	174	188	363	254	268	334	348	522	231	251	483	331	351	431	451	683	250	348	599	401	558	550	707	899
46	388	425	349	382	182	201	180	194	375	260	274	339	353	534	240	259	499	340	359	440	459	699	251	350	602	401	558	550	707	901
47	404	443	363	398	188	209	192	203	396	271	283	351	363	555	256	271	528	356	371	456	471	728	260	353	613	410	558	559	707	912
48	428	469	380	416	198	220	210	220	431	290	299	370	379	590	281	294	575	381	394	481	494	776	274	355	629	423	558	573	707	928
49	450	493	397	436	211	236	229	232	462	309	312	388	392	621	307	311	619	408	411	508	511	819	287	357	644	436	558	586	707	944
50	473	506	414	444	224	250	248	246	495	327	326	407	406	654	332	331	664	433	431	533	531	864	298	359	658	448	558	597	707	957
51	496	519	431	452	236	264	259	252	512	339	332	418	411	671	349	339	688	449	439	549	539	888	311	361	673	461	558	610	707	972
52	519	544	448	469	246	275	277	265	542	356	345	436	424	701	373	356	729	473	456	573	557	930	325	364	689	474	558	624	707	988
53	569	596	490	513	254	280	295	279	575	375	359	454	438	734	399	376	776	499	476	599	577	976	349	366	716	499	558	648	707	1,015
54	620	650	532	558	260	282	314	294	608	393	374	473	453	768	424	396	821	524	496	624	597	1,021	375	393	768	524	558	674	707	1,067
55	670	682	574	585	274	282	315	294	610	395	374	474	453	769	425	396	822	525	496	625	597	1,022	400	407	808	550	558	699	707	1,107
56	721	734	616	627	298	284	332	310	643	412	390	492	470	803	450	419	870	550	519	650	619	1,070	426	434	860	575	583	725	733	1,159
57	771	785	659	670	334	318	351	328	679	431	407	510	487	839	475	443	918	575	543	675	643	1,119	450	458	909	600	608	749	757	1,208
58	809	823	696	709	381	364	371	349	720	450	428	530	508	879	503	473	976	603	573	703	673	1,176	473	482	955	622	631	772	781	1,254
59	846	861	732	745	436	416	391	368	759	470	448	550	528	919	530	499	1,030	630	599	731	699	1,230	496	505	1,001	646	654	795	804	1,300
60	885	877	770	763	492	468	443	420	863	522	499	602	579	1,022	602	570	1,173	702	670	802	771	1,373	518	515	1,034	668	664	817	814	1,333
61	922	891	806	779	536	510	463	440	904	542	520	622	600	1,063	629	599	1,229	729	699	829	799	1,429	542	524	1,066	691	673	841	823	1,365
62	960	927	844	816	562	535	479	458	937	558	538	638	617	1,096	652	623	1,275	752	723	852	823	1,475	565	546	1,111	714	696	864	845	1,411
63	997	963	880	851	568	542	494	474	969	574	554	653	633	1,128	673	645	1,319	773	746	873	846	1,519	587	567	1,155	737	717	886	866	1,454
64	1,035	1,000	916	886	574	546	507	488	995	586	568	666	647	1,155	691	664	1,355	791	764	891	865	1,556	609	589	1,199	759	739	909	888	1,498
65+	1,338	1,293	1,184	1,145	738	703	652	628	1,280	748	723	844	819	1,472	891	856	1,747	1,014	978	1,136	1,101	1,993	785	758	1,544	971	946	1,159	1,133	1,918

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

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Rating Region 5

Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

Percentage Change

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	0%	0%	0%	0%	0%	0%	0%	0%	0%	27%	27%	20%	20%	0%	0%	0%	0%	22%	22%	24%	24%	0%	0%	0%	0%	20%	-15%	29%	0%	0%
1-4	0%	0%	0%	0%	0%	0%	0%	0%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	-5%	-5%	0%	0%	0%	0%	0%	0%	-8%	-35%	29%	0%	0%
5-18	0%	0%	0%	0%	0%	0%	0%	0%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	-5%	-5%	0%	0%	0%	0%	0%	0%	-8%	-35%	29%	0%	0%
19	2%	-3%	3%	-3%	0%	0%	0%	0%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	89%	0%	0%	41%	0%	29%	0%	0%
20	2%	-3%	3%	-3%	0%	0%	0%	0%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	89%	0%	0%	41%	0%	29%	0%	0%
21	2%	-3%	3%	-3%	0%	0%	0%	0%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	89%	0%	0%	41%	0%	29%	0%	0%
22	2%	-3%	3%	-3%	0%	0%	0%	0%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	89%	0%	0%	41%	0%	29%	0%	0%
23	2%	-3%	3%	-3%	0%	0%	0%	-1%	-1%	0%	-1%	0%	-1%	-1%	1%	-2%	0%	0%	-1%	0%	-1%	0%	89%	0%	0%	41%	0%	29%	0%	0%
24	2%	-3%	3%	-3%	0%	0%	0%	-1%	-1%	0%	-1%	0%	-1%	-1%	1%	-2%	0%	0%	-1%	0%	-1%	0%	89%	0%	0%	41%	0%	29%	0%	0%
25	2%	-3%	3%	-3%	0%	0%	0%	-1%	-1%	1%	1%	0%	0%	0%	0%	-1%	0%	2%	1%	1%	1%	0%	89%	0%	0%	41%	0%	29%	0%	0%
26	2%	-3%	3%	-3%	0%	0%	1%	-2%	-1%	1%	0%	0%	0%	-1%	1%	-1%	0%	2%	1%	1%	1%	0%	89%	0%	0%	41%	0%	29%	0%	0%
27	2%	-3%	3%	-3%	0%	0%	1%	-2%	-1%	1%	0%	0%	0%	-1%	1%	-1%	0%	2%	1%	1%	1%	0%	89%	0%	0%	41%	0%	29%	0%	0%
28	2%	-3%	3%	-3%	0%	0%	1%	-2%	-1%	1%	-2%	0%	-1%	-1%	2%	-2%	-1%	2%	0%	1%	0%	-1%	87%	0%	0%	41%	0%	29%	0%	0%
29	3%	-3%	2%	-3%	0%	0%	1%	-2%	-1%	2%	-1%	1%	-1%	0%	2%	-2%	-1%	2%	0%	1%	0%	0%	82%	0%	0%	40%	0%	29%	0%	0%
30	3%	-2%	2%	-3%	0%	0%	2%	-3%	0%	2%	0%	1%	-1%	0%	2%	-2%	0%	3%	0%	2%	0%	1%	79%	0%	0%	40%	0%	29%	0%	0%
31	2%	-2%	3%	-3%	0%	0%	2%	-3%	-1%	2%	0%	1%	-1%	0%	2%	-2%	0%	3%	0%	2%	0%	0%	76%	0%	0%	40%	0%	29%	0%	0%
32	2%	-2%	3%	-2%	0%	0%	2%	-2%	0%	2%	0%	1%	-1%	0%	2%	-2%	0%	3%	0%	2%	0%	1%	72%	0%	0%	40%	0%	29%	0%	0%
33	2%	-2%	3%	-2%	0%	0%	2%	-2%	0%	2%	0%	1%	-1%	0%	2%	-3%	-1%	3%	0%	2%	0%	0%	67%	0%	0%	40%	0%	29%	0%	0%
34	2%	-3%	2%	-2%	0%	0%	2%	-3%	0%	3%	0%	2%	0%	1%	2%	-2%	0%	4%	1%	3%	1%	1%	63%	0%	0%	40%	0%	29%	0%	0%
35	3%	-3%	2%	-3%	0%	0%	3%	-3%	-1%	2%	-1%	1%	-1%	0%	3%	-3%	-1%	3%	-1%	2%	-1%	0%	58%	0%	0%	40%	0%	29%	0%	0%
36	2%	-3%	2%	-3%	1%	-2%	2%	-3%	0%	2%	-1%	1%	-1%	0%	3%	-3%	0%	3%	-1%	2%	-1%	0%	54%	0%	0%	40%	0%	29%	0%	0%
37	3%	-3%	2%	-3%	2%	-2%	2%	-3%	-1%	2%	-1%	1%	-1%	0%	3%	-3%	0%	3%	0%	2%	0%	0%	50%	0%	0%	40%	0%	29%	0%	0%
38	2%	-3%	3%	-3%	0%	0%	3%	-3%	0%	4%	0%	3%	0%	1%	3%	-3%	-1%	4%	0%	3%	0%	1%	46%	0%	0%	39%	0%	29%	0%	0%
39	3%	-3%	2%	-3%	0%	0%	3%	-4%	0%	4%	0%	3%	-1%	0%	3%	-4%	-1%	4%	0%	3%	-1%	0%	43%	0%	0%	39%	0%	29%	0%	0%
40	4%	-5%	4%	-5%	0%	0%	3%	-3%	-1%	4%	0%	3%	-1%	0%	3%	-4%	-1%	4%	0%	3%	-1%	0%	39%	0%	0%	39%	0%	29%	0%	0%
41	4%	-5%	4%	-5%	0%	0%	4%	-3%	0%	3%	-2%	2%	-2%	0%	3%	-4%	0%	2%	-2%	2%	-2%	0%	38%	0%	0%	39%	0%	29%	0%	0%
42	4%	-5%	4%	-5%	0%	0%	3%	-4%	0%	2%	-2%	1%	-2%	0%	4%	-4%	0%	3%	-2%	2%	-2%	0%	38%	0%	0%	39%	0%	29%	0%	0%
43	4%	-5%	4%	-5%	0%	0%	4%	-4%	0%	2%	-3%	2%	-2%	-1%	5%	-5%	0%	3%	-3%	2%	-2%	0%	38%	0%	0%	39%	0%	29%	0%	0%
44	4%	-5%	4%	-5%	2%	-3%	4%	-5%	-1%	3%	-3%	2%	-2%	-1%	4%	-4%	0%	3%	-3%	2%	-2%	0%	39%	0%	0%	39%	0%	29%	0%	0%
45	4%	-5%	4%	-5%	4%	-4%	3%	-4%	-1%	2%	-3%	1%	-3%	-1%	4%	-4%	-1%	3%	-3%	2%	-2%	0%	18%	-16%	0%	39%	0%	29%	0%	0%
46	4%	-5%	4%	-5%	5%	-5%	3%	-4%	-1%	2%	-3%	1%	-3%	-1%	4%	-4%	0%	3%	-3%	2%	-2%	0%	18%	-15%	0%	39%	0%	29%	0%	0%
47	4%	-5%	4%	-5%	5%	-6%	3%	-3%	-1%	2%	-2%	1%	-2%	-1%	3%	-3%	0%	2%	-2%	2%	-2%	0%	16%	-14%	0%	36%	0%	26%	0%	0%
48	4%	-5%	4%	-5%	5%	-5%	2%	-2%	0%	1%	-2%	1%	-2%	0%	2%	-2%	0%	2%	-2%	1%	-1%	0%	13%	-13%	0%	32%	0%	23%	0%	0%
49	4%	-5%	5%	-5%	5%	-6%	0%	-1%	0%	0%	-1%	0%	-1%	0%	1%	-1%	0%	0%	0%	0%	0%	0%	11%	-11%	0%	28%	0%	21%	0%	0%
50	3%	-4%	3%	-4%	5%	-6%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	9%	-9%	0%	25%	0%	18%	0%	0%
51	2%	-3%	2%	-3%	6%	-6%	-1%	2%	0%	-1%	1%	-1%	1%	0%	-1%	2%	0%	-1%	1%	-1%	1%	0%	7%	-7%	0%	21%	0%	16%	0%	0%
52	2%	-3%	2%	-3%	5%	-6%	-2%	3%	0%	-1%	2%	-1%	1%	0%	-2%	3%	0%	-2%	2%	-1%	1%	0%	6%	-6%	0%	18%	0%	13%	0%	0%
53	2%	-3%	2%	-3%	5%	-5%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-3%	3%	0%	-2%	3%	-2%	2%	0%	2%	-2%	0%	12%	0%	9%	0%	0%
54	2%	-2%	2%	-3%	4%	-4%	-3%	4%	0%	-2%	3%	-2%	2%	0%	-3%	4%	0%	-2%	3%	-2%	2%	0%	2%	-3%	0%	6%	0%	5%	0%	0%
55	1%	-1%	1%	-1%	1%	-1%	-3%	4%	0%	-3%	3%	-2%	2%	0%	-3%	4%	0%	-2%	3%	-2%	3%	0%	1%	-1%	0%	1%	0%	1%	0%	0%
56	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-2%	2%	0%	-3%	4%	0%	-3%	3%	-2%	3%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
57	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-2%	2%	0%	-3%	4%	0%	-2%	3%	-2%	3%	0%	1%	-1%	0%	0%	-1%	0%	-1%	0%
58	1%	-1%	1%	-1%	-2%	2%	-3%	3%	0%	-2%	3%	-2%	2%	0%	-3%	4%	0%	-2%	3%	-2%	3%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
59	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-2%	3%	-2%	2%	0%	-3%	3%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	0%	-1%	0%	-1%	0%
60	0%	0%	0%	1%	-2%	3%	-2%	3%	0%	-2%	3%	-2%	2%	0%	-2%	3%	0%	-2%	3%	-2%	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%
61	-2%	2%	-1%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-1%	2%	0%	-1%	1%	-1%	1%	0%
62	-2%	2%	-2%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%
63	-2%	2%	-1%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-2%	2%	-1%	2%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%
64	-2%	2%	-1%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	1%	0%	-2%	2%	0%	-2%	2%	-1%	2%	0%	-1%	2%	0%	-1%	1%	-1%	1%	0%
65+	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	1%	0%	-2%	2%	0%	-2%	2%	-1%	2%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 2.6

Rating Region 6

Orange and San Diego Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	246	230	131	115	230	230	325	350	150	300	300	448	473	239	479	479	712	893
1-4	160	150	82	81	162	188	269	350	103	206	241	357	473	150	301	367	712	893
5-18	160	150	82	81	162	188	269	350	103	206	241	357	473	150	301	367	712	893
19	174	165	105	81	162	188	269	350	116	232	254	357	473	344	525	561	712	893
20	174	165	105	81	162	188	269	350	116	232	254	357	473	344	525	561	712	893
21	174	165	105	81	162	188	269	350	116	232	254	357	473	344	525	561	712	893
22	174	165	105	81	162	188	269	350	116	232	254	357	473	344	525	561	712	893
23	174	165	105	82	164	189	270	352	116	232	254	357	473	344	525	561	712	893
24	174	165	105	82	164	189	270	352	116	232	254	357	473	344	525	561	712	893
25	174	165	105	83	166	192	273	356	117	234	259	362	479	344	525	561	712	893
26	174	165	105	85	170	192	273	356	120	240	259	362	479	344	525	561	712	893
27	174	165	108	85	170	192	273	356	120	240	259	362	479	344	525	561	712	893
28	182	172	110	86	172	192	273	358	123	246	259	362	485	344	529	561	712	893
29	191	179	111	88	176	196	277	365	124	248	264	367	491	344	532	561	712	896
30	199	184	111	99	198	205	286	385	128	256	265	368	496	344	537	561	712	896
31	207	192	111	101	202	205	286	387	134	268	269	372	506	344	541	561	712	896
32	216	199	112	103	206	206	287	390	138	276	271	374	512	344	545	561	712	896
33	221	204	115	104	208	206	287	390	139	278	271	374	512	344	551	561	712	897
34	225	207	116	107	214	209	290	397	142	284	274	377	519	344	557	561	712	898
35	231	212	116	114	228	210	291	405	152	304	275	378	530	344	561	561	712	898
36	235	216	116	118	236	212	293	411	155	310	276	379	534	344	567	561	712	898
37	240	221	119	122	244	214	295	417	159	318	278	381	540	344	572	561	712	898
38	258	237	126	126	252	219	300	426	165	330	285	388	553	344	580	561	712	899
39	276	252	139	130	260	219	300	428	168	336	285	388	553	344	585	561	712	899
40	300	271	152	138	276	221	302	440	181	362	287	390	571	344	590	561	712	899
41	319	287	160	143	286	226	307	450	188	376	294	397	585	344	591	561	712	899
42	337	303	162	148	296	231	312	460	195	390	300	403	598	344	592	561	712	899
43	355	318	162	154	308	236	317	471	203	406	308	411	614	346	595	561	712	901
44	371	334	165	162	324	244	325	487	215	430	319	422	637	348	599	561	712	903
45	387	348	167	166	332	247	328	494	220	440	323	426	646	296	602	561	712	903
46	405	364	169	171	342	252	333	504	227	454	330	433	660	297	606	561	712	906
47	422	379	173	181	362	262	343	524	240	480	343	446	686	304	618	561	712	918
48	446	396	184	203	406	284	365	568	270	540	373	476	746	313	634	561	712	934
49	469	415	195	224	448	305	386	610	299	598	402	505	804	321	650	561	712	950
50	488	428	207	244	488	325	406	650	327	654	430	533	860	328	663	561	712	963
51	506	440	218	253	506	334	415	668	340	680	443	546	886	338	680	561	712	980
52	530	457	227	268	536	349	430	698	360	720	463	566	926	346	696	561	712	996
53	581	500	233	284	568	365	446	730	382	764	485	588	970	360	722	561	712	1,022
54	634	544	237	300	600	381	462	762	405	810	508	611	1,016	385	772	561	712	1,072
55	675	579	244	314	628	395	476	790	423	846	526	629	1,052	406	812	561	712	1,112
56	727	621	256	331	662	412	493	824	448	896	551	654	1,102	432	865	582	732	1,165
57	777	664	286	350	700	431	512	862	474	948	577	680	1,154	458	916	608	758	1,216
58	815	702	327	370	740	451	532	902	501	1,002	604	707	1,208	480	961	630	780	1,261
59	853	738	373	391	782	472	553	944	531	1,062	634	737	1,268	503	1,008	653	803	1,308
60	881	767	420	445	890	526	607	1,052	605	1,210	708	811	1,416	521	1,041	671	821	1,341
61	908	794	458	465	930	546	627	1,092	634	1,268	737	840	1,474	538	1,075	688	838	1,375
62	945	831	480	484	968	565	646	1,130	658	1,316	761	864	1,522	560	1,120	710	860	1,420
63	982	867	486	500	1,000	581	662	1,162	680	1,360	783	886	1,566	583	1,165	733	883	1,465
64	1,019	903	491	513	1,026	594	675	1,188	699	1,398	802	905	1,604	607	1,212	757	907	1,512
65+	1,317	1,166	631	659	1,319	757	855	1,514	901	1,802	1,028	1,154	2,055	782	1,561	969	1,157	1,936

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 2.6

Rating Region 6

Orange and San Diego Counties

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	246	246	230	230	131	131	115	115	231	189	189	271	271	353	150	150	300	255	255	359	359	475	239	239	479	399	561	549	712	893
1-4	160	160	150	150	82	82	81	81	163	189	189	271	271	353	103	103	207	255	255	359	359	475	150	150	301	399	561	549	712	893
5-18	160	160	150	150	82	82	81	81	163	189	189	271	271	353	103	103	207	255	255	359	359	475	150	150	301	399	561	549	712	893
19	170	179	160	170	105	105	81	81	163	189	189	271	271	353	116	116	232	255	255	359	359	475	181	344	525	399	561	549	712	893
20	170	179	160	170	105	105	81	81	163	189	189	271	271	353	116	116	232	255	255	359	359	475	181	344	525	399	561	549	712	893
21	170	179	160	170	105	105	81	81	163	189	189	271	271	353	116	116	232	255	255	359	359	475	181	344	525	399	561	549	712	893
22	170	179	160	170	105	105	81	81	163	189	189	271	271	353	116	116	232	255	255	359	359	475	181	344	525	399	561	549	712	893
23	170	179	160	170	105	105	81	83	165	189	190	271	272	354	116	117	234	255	256	359	360	476	181	344	525	399	561	549	712	893
24	170	179	160	170	105	105	81	83	165	189	190	271	272	354	116	117	234	255	256	359	360	476	181	344	525	399	561	549	712	893
25	170	179	160	170	105	105	83	84	167	190	191	272	273	356	117	118	236	256	257	360	361	479	181	344	525	399	561	549	712	893
26	170	179	160	170	105	105	84	86	170	190	191	272	273	359	118	122	241	256	259	360	362	483	181	344	525	399	561	549	712	893
27	170	179	160	170	108	108	84	86	170	190	191	272	273	359	118	122	241	256	259	360	362	483	181	344	525	399	561	549	712	893
28	178	187	167	177	110	110	85	88	174	190	194	272	276	361	121	125	246	257	261	361	365	486	185	344	529	399	561	549	712	893
29	186	197	175	184	111	111	86	90	176	191	195	273	277	363	122	127	250	259	264	362	367	490	188	344	532	401	561	552	712	896
30	194	204	180	189	111	111	98	101	199	202	205	284	287	385	126	131	257	260	265	364	369	495	192	344	537	401	561	552	712	896
31	203	212	187	197	111	111	99	104	203	202	205	284	287	388	131	137	269	262	269	366	372	504	197	344	541	401	561	552	712	896
32	211	221	194	204	112	112	101	106	208	202	206	284	288	390	135	141	276	264	270	367	374	509	201	344	545	401	561	552	712	896
33	216	226	199	209	115	115	102	107	210	202	206	284	288	391	136	142	279	264	270	367	374	510	207	344	551	402	561	553	712	897
34	220	231	203	212	116	116	105	109	215	202	206	284	288	393	138	146	285	264	271	367	375	514	212	344	557	403	561	554	712	898
35	225	238	207	219	116	116	112	117	230	205	211	287	293	405	148	157	306	269	277	372	381	530	217	344	561	403	561	554	712	898
36	230	242	211	223	116	117	115	122	238	208	215	289	296	412	150	160	310	269	277	372	381	533	222	344	567	403	561	554	712	898
37	234	247	216	227	117	122	119	126	245	209	216	291	298	417	155	163	319	270	279	374	382	538	228	344	572	403	561	554	712	898
38	252	266	231	244	126	126	122	130	253	211	219	293	301	424	160	171	331	272	284	376	388	548	236	344	580	404	561	555	712	899
39	269	285	246	260	139	139	126	134	260	211	219	293	301	427	163	175	339	272	284	376	388	551	241	344	585	404	561	555	712	899
40	288	315	260	285	152	152	134	143	277	217	226	299	308	442	175	189	364	281	295	385	399	574	246	344	590	404	561	555	712	899
41	306	335	275	301	160	160	138	149	288	221	232	303	314	453	182	196	379	287	301	391	405	588	247	344	591	404	561	555	712	899
42	323	354	291	318	162	162	143	153	297	226	237	308	319	462	189	202	391	294	307	398	411	600	248	344	592	404	561	555	712	899
43	340	373	305	334	162	162	149	160	310	232	244	314	325	475	196	212	409	301	317	405	421	618	249	346	595	404	561	555	712	901
44	356	390	320	350	162	169	156	170	326	238	252	320	334	490	206	225	431	310	329	414	433	639	250	348	599	404	561	555	712	903
45	371	407	334	366	162	174	160	173	334	242	255	324	337	498	212	230	443	316	334	420	438	650	251	350	602	404	561	555	712	906
46	388	425	349	382	162	177	165	178	343	247	260	329	342	507	219	236	455	322	340	426	444	663	252	353	606	404	561	555	712	908
47	404	443	363	398	166	182	176	186	362	257	268	339	350	526	234	247	481	337	351	441	455	689	262	355	618	413	561	564	712	919
48	428	469	380	416	175	194	199	207	406	281	289	363	371	570	265	276	542	369	380	473	484	749	276	358	634	426	561	577	712	936
49	450	493	397	436	186	207	222	226	448	304	307	386	389	612	297	302	600	401	406	505	510	808	289	360	650	440	561	590	712	951
50	473	506	414	444	197	219	244	243	488	326	325	408	407	651	327	326	654	431	430	535	534	862	300	363	663	451	561	602	712	965
51	496	519	431	452	207	231	256	249	505	338	331	420	413	669	344	334	678	448	438	552	541	886	315	365	680	465	561	616	712	981
52	519	544	448	469	216	240	273	262	535	355	343	437	425	699	368	351	719	471	455	575	559	927	328	367	696	479	561	629	712	997
53	569	596	490	513	222	246	291	275	567	373	357	454	439	730	391	371	763	495	475	599	579	971	353	369	722	503	561	654	712	1,024
54	620	650	532	558	228	249	309	289	599	391	371	473	453	763	418	390	808	522	494	625	598	1,016	377	395	772	528	561	678	712	1,074
55	670	682	574	585	239	249	323	302	626	405	384	487	466	790	436	408	845	540	511	644	615	1,052	403	409	812	553	561	704	712	1,114
56	721	734	616	627	261	249	342	318	661	424	400	506	482	825	463	430	893	567	534	670	638	1,101	428	436	865	579	587	729	737	1,166
57	771	785	659	670	292	279	360	337	698	442	419	524	501	862	488	456	945	592	560	695	664	1,152	454	462	916	604	612	755	763	1,217
58	809	823	696	709	334	318	380	357	737	462	439	544	521	901	515	484	1,000	619	588	723	692	1,208	476	485	961	627	636	777	786	1,263
59	846	861	732	745	381	364	401	379	780	483	461	565	543	944	544	514	1,059	648	618	752	722	1,266	499	508	1,008	650	659	801	810	1,309
60	885	877	770	763	429	408	456	431	887	538	513	619	595	1,051	619	587	1,206	723	691	827	794	1,414	523	518	1,041	673	669	824	820	1,343
61	922	891	806	779	468	446	475	453	929	557	535	639	617	1,093	647	617	1,264	751	721	854	824	1,472	546	528	1,075	697	679	847	830	1,376
62	960	927	844	816	490	467	493	472	965	575	554	657	636	1,129	671	642	1,313	774	746	878	849	1,521	569	550	1,120	720	701	871	852	1,422
63	997	963	880	851	496	473	509	488	998	591	570	673	652	1,162	693	664	1,358	797	768	901	872	1,566	592	573	1,165	742	723	893	874	1,466
64	1,035	1,000	916	886	502	477	522	502	1,024	604	584	686	666	1,188	712	684	1,397	816	788	920	892	1,604	616	595	1,212	767	746	917	896	1,513
65+	1,338	1,293	1,184	1,145	645	613	671	645	1,316	770	744	869	844	1,515	918	882	1,801	1,046	1,010	1,174	1,137	2,056	794	766	1,561	982	955	1,170	1,143	1,937

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 2.6

Rating Region 6

Orange and San Diego Counties

Percentage Change

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	0%	0%	0%	0%	0%	0%	0%	0%	0%	22%	22%	20%	20%	-1%	0%	0%	0%	18%	18%	25%	25%	0%	0%	0%	0%	20%	-15%	30%	0%	0%
1-4	0%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	-5%	-5%	-1%	-1%	0%	0%	0%	0%	-8%	-35%	30%	0%	0%
5-18	0%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	-5%	-5%	-1%	-1%	0%	0%	0%	0%	-8%	-35%	30%	0%	0%
19	2%	-3%	3%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	-1%	-1%	0%	90%	0%	0%	41%	0%	30%	0%	0%
20	2%	-3%	3%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	-1%	-1%	0%	90%	0%	0%	41%	0%	30%	0%	0%
21	2%	-3%	3%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	-1%	-1%	0%	90%	0%	0%	41%	0%	30%	0%	0%
22	2%	-3%	3%	-3%	0%	0%	0%	0%	-1%	-1%	-1%	-1%	-1%	-1%	0%	0%	0%	0%	0%	-1%	-1%	0%	90%	0%	0%	41%	0%	30%	0%	0%
23	2%	-3%	3%	-3%	0%	0%	1%	-1%	-1%	0%	-1%	0%	-1%	-1%	0%	-1%	-1%	0%	-1%	-1%	-1%	-1%	90%	0%	0%	41%	0%	30%	0%	0%
24	2%	-3%	3%	-3%	0%	0%	1%	-1%	-1%	0%	-1%	0%	-1%	-1%	0%	-1%	-1%	0%	-1%	-1%	-1%	-1%	90%	0%	0%	41%	0%	30%	0%	0%
25	2%	-3%	3%	-3%	0%	0%	0%	-1%	-1%	1%	1%	0%	0%	0%	0%	-1%	-1%	1%	1%	1%	0%	0%	90%	0%	0%	41%	0%	30%	0%	0%
26	2%	-3%	3%	-3%	0%	0%	1%	-1%	0%	1%	1%	0%	0%	-1%	2%	-2%	0%	1%	0%	1%	0%	-1%	90%	0%	0%	41%	0%	30%	0%	0%
27	2%	-3%	3%	-3%	0%	0%	1%	-1%	0%	1%	1%	0%	0%	-1%	2%	-2%	0%	1%	0%	1%	0%	-1%	90%	0%	0%	41%	0%	30%	0%	0%
28	2%	-3%	3%	-3%	0%	0%	1%	-2%	-1%	1%	-1%	0%	-1%	-1%	2%	-2%	0%	1%	-1%	0%	-1%	0%	86%	0%	0%	41%	0%	30%	0%	0%
29	3%	-3%	2%	-3%	0%	0%	2%	-2%	0%	3%	1%	1%	0%	1%	2%	-2%	-1%	2%	0%	1%	0%	0%	83%	0%	0%	40%	0%	29%	0%	0%
30	3%	-2%	2%	-3%	0%	0%	1%	-2%	-1%	1%	0%	1%	0%	0%	2%	-2%	0%	2%	0%	1%	0%	0%	79%	0%	0%	40%	0%	29%	0%	0%
31	2%	-2%	3%	-3%	0%	0%	2%	-3%	0%	1%	0%	1%	0%	0%	2%	-2%	0%	3%	0%	2%	0%	0%	75%	0%	0%	40%	0%	29%	0%	0%
32	2%	-2%	3%	-2%	0%	0%	2%	-3%	-1%	2%	0%	1%	0%	0%	2%	-2%	0%	3%	0%	2%	0%	1%	71%	0%	0%	40%	0%	29%	0%	0%
33	2%	-2%	3%	-2%	0%	0%	2%	-3%	-1%	2%	0%	1%	0%	0%	2%	-2%	0%	3%	0%	2%	0%	0%	66%	0%	0%	40%	0%	29%	0%	0%
34	2%	-3%	2%	-2%	0%	0%	2%	-2%	0%	3%	1%	2%	1%	1%	3%	-3%	0%	4%	1%	3%	1%	1%	62%	0%	0%	39%	0%	29%	0%	0%
35	3%	-3%	2%	-3%	0%	0%	2%	-3%	-1%	2%	0%	1%	-1%	0%	3%	-3%	-1%	2%	-1%	2%	-1%	0%	59%	0%	0%	39%	0%	29%	0%	0%
36	2%	-3%	2%	-3%	0%	-1%	3%	-3%	-1%	2%	-1%	1%	-1%	0%	3%	-3%	0%	3%	0%	2%	-1%	0%	55%	0%	0%	39%	0%	29%	0%	0%
37	3%	-3%	2%	-3%	2%	-2%	3%	-3%	0%	2%	-1%	1%	-1%	0%	3%	-2%	0%	3%	0%	2%	0%	0%	51%	0%	0%	39%	0%	29%	0%	0%
38	2%	-3%	3%	-3%	0%	0%	3%	-3%	0%	4%	0%	2%	0%	0%	3%	-4%	0%	5%	0%	3%	0%	1%	46%	0%	0%	39%	0%	28%	0%	0%
39	3%	-3%	2%	-3%	0%	0%	3%	-3%	0%	4%	0%	2%	0%	0%	3%	-4%	-1%	5%	0%	3%	0%	0%	43%	0%	0%	39%	0%	28%	0%	0%
40	4%	-5%	4%	-5%	0%	0%	3%	-3%	0%	2%	-2%	1%	-2%	0%	3%	-4%	-1%	2%	-3%	1%	-2%	-1%	40%	0%	0%	39%	0%	28%	0%	0%
41	4%	-5%	4%	-5%	0%	0%	4%	-4%	-1%	2%	-3%	1%	-2%	-1%	3%	-4%	-1%	2%	-2%	2%	-2%	-1%	39%	0%	0%	39%	0%	28%	0%	0%
42	4%	-5%	4%	-5%	0%	0%	3%	-3%	0%	2%	-3%	1%	-2%	0%	3%	-3%	0%	2%	-2%	1%	-2%	0%	39%	0%	0%	39%	0%	28%	0%	0%
43	4%	-5%	4%	-5%	0%	0%	3%	-4%	-1%	2%	-3%	1%	-2%	-1%	4%	-4%	-1%	2%	-3%	1%	-2%	-1%	39%	0%	0%	39%	0%	28%	0%	0%
44	4%	-5%	4%	-5%	2%	-2%	4%	-5%	-1%	3%	-3%	2%	-3%	-1%	4%	-4%	0%	3%	-3%	2%	-3%	0%	39%	0%	0%	39%	0%	28%	0%	0%
45	4%	-5%	4%	-5%	3%	-4%	4%	-4%	-1%	2%	-3%	1%	-3%	-1%	4%	-4%	-1%	2%	-3%	1%	-3%	-1%	18%	-15%	0%	39%	0%	28%	0%	0%
46	4%	-5%	4%	-5%	4%	-5%	4%	-4%	0%	2%	-3%	1%	-3%	-1%	4%	-4%	0%	2%	-3%	2%	-2%	0%	18%	-16%	0%	39%	0%	28%	0%	0%
47	4%	-5%	4%	-5%	4%	-5%	3%	-3%	0%	2%	-2%	1%	-2%	0%	3%	-3%	0%	2%	-2%	1%	-2%	0%	16%	-14%	0%	36%	0%	26%	0%	0%
48	4%	-5%	4%	-5%	5%	-5%	2%	-2%	0%	1%	-2%	1%	-2%	0%	2%	-2%	0%	1%	-2%	1%	-2%	0%	13%	-13%	0%	32%	0%	23%	0%	0%
49	4%	-5%	5%	-5%	5%	-6%	1%	-1%	0%	0%	-1%	0%	-1%	0%	1%	-1%	0%	0%	-1%	0%	-1%	0%	11%	-11%	0%	28%	0%	21%	0%	0%
50	3%	-4%	3%	-4%	5%	-5%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	9%	-10%	0%	24%	0%	18%	0%	0%
51	2%	-3%	2%	-3%	5%	-6%	-1%	2%	0%	-1%	1%	-1%	0%	0%	-1%	2%	0%	-1%	1%	-1%	1%	0%	7%	-7%	0%	21%	0%	16%	0%	0%
52	2%	-3%	2%	-3%	5%	-5%	-2%	2%	0%	-2%	2%	-2%	1%	0%	-2%	3%	0%	-2%	2%	-2%	1%	0%	5%	-6%	0%	17%	0%	13%	0%	0%
53	2%	-3%	2%	-3%	5%	-5%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	2%	-2%	0%	12%	0%	9%	0%	0%
54	2%	-2%	2%	-3%	4%	-5%	-3%	4%	0%	-3%	3%	-2%	2%	0%	-3%	4%	0%	-3%	3%	-2%	2%	0%	2%	-3%	0%	6%	0%	5%	0%	0%
55	1%	-1%	1%	-1%	2%	-2%	-3%	4%	0%	-2%	3%	-2%	2%	0%	-3%	4%	0%	-3%	3%	-2%	2%	0%	1%	-1%	0%	1%	0%	1%	0%	0%
56	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-3%	2%	0%	-3%	4%	0%	-3%	3%	-2%	3%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
57	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-2%	3%	-2%	2%	0%	-3%	4%	0%	-3%	3%	-2%	2%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
58	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-2%	3%	-2%	2%	0%	-3%	4%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	0%	-1%	0%	-1%	0%
59	1%	-1%	1%	-1%	-2%	2%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	0%	-1%	0%	-1%	0%
60	0%	0%	0%	1%	-2%	3%	-2%	3%	0%	-2%	3%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	0%	1%	0%	0%	0%	0%	0%	0%
61	-2%	2%	-1%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-1%	2%	0%	-1%	1%	-1%	1%	0%
62	-2%	2%	-2%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%
63	-2%	2%	-1%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%
64	-2%	2%	-1%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	1%	0%	-2%	2%	0%	-2%	2%	-2%	1%	0%	-1%	2%	0%	-1%	1%	-1%	1%	0%
65+	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-2%	1%	0%	-2%	2%	0%	-2%	2%	-2%	1%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 2.7

Rating Region 7

Fresno, Kern, and Kings Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	273	246	123	116	232	232	335	360	151	302	302	457	482	246	492	492	732	919
1-4	179	160	78	84	168	192	276	360	106	212	246	364	482	155	310	378	732	919
5-18	179	160	78	84	168	192	276	360	106	212	246	364	482	155	310	378	732	919
19	195	175	99	84	168	192	276	360	118	236	258	364	482	353	540	577	732	919
20	195	175	99	84	168	192	276	360	118	236	258	364	482	353	540	577	732	919
21	195	175	99	84	168	192	276	360	118	236	258	364	482	353	540	577	732	919
22	195	175	99	84	168	192	276	360	118	236	258	364	482	353	540	577	732	919
23	195	175	99	84	168	192	276	360	119	238	259	365	484	353	540	577	732	919
24	195	175	99	84	168	192	276	360	119	238	259	365	484	353	540	577	732	919
25	195	175	99	86	172	197	281	367	122	244	266	372	494	353	540	577	732	919
26	195	175	99	87	174	197	281	367	123	246	266	372	494	353	540	577	732	919
27	195	175	101	88	176	197	281	367	124	248	266	372	494	353	540	577	732	919
28	203	184	103	89	178	197	281	368	125	250	266	372	494	353	544	577	732	919
29	212	192	105	90	180	199	283	373	127	254	269	375	502	353	547	577	732	920
30	221	199	105	107	214	215	299	406	138	276	277	383	521	353	551	577	732	920
31	230	207	105	108	216	215	299	406	140	280	277	383	523	353	555	577	732	920
32	238	216	106	110	220	215	299	409	143	286	278	384	527	353	558	577	732	920
33	244	221	109	113	226	216	300	413	147	294	280	386	533	353	565	577	732	921
34	250	225	110	114	228	218	302	416	149	298	283	389	538	353	570	577	732	921
35	256	230	110	124	248	222	306	430	166	332	292	398	564	353	575	577	732	921
36	262	234	110	127	254	224	308	435	167	334	292	398	564	353	581	577	732	921
37	268	239	112	131	262	226	310	441	172	344	293	399	571	353	589	577	732	922
38	289	256	118	135	270	231	315	450	177	354	300	406	583	353	594	577	732	922
39	308	273	130	140	280	231	315	454	184	368	300	406	589	353	601	577	732	922
40	334	294	143	148	296	234	318	466	195	390	304	410	605	353	608	577	732	922
41	353	312	151	153	306	239	323	476	201	402	310	416	617	353	609	577	732	922
42	374	328	152	157	314	243	327	484	208	416	316	422	630	353	610	577	732	922
43	394	344	152	165	330	250	334	499	219	438	327	433	652	355	613	577	732	926
44	414	360	155	173	346	258	342	515	229	458	336	442	671	357	616	577	732	928
45	433	378	157	180	360	264	348	528	240	480	346	452	692	304	620	577	732	930
46	453	394	158	186	372	270	354	540	249	498	355	461	710	306	623	577	732	933
47	472	410	163	197	394	281	365	562	263	526	369	475	738	313	637	577	732	947
48	499	429	173	214	428	298	382	596	285	570	391	497	782	322	652	577	732	962
49	526	448	184	228	456	312	396	624	306	612	412	518	824	330	668	577	732	978
50	546	462	194	244	488	328	412	656	327	654	433	539	866	337	681	577	732	991
51	566	476	204	253	506	337	421	674	340	680	446	552	892	347	699	577	732	1,009
52	593	496	213	268	536	352	436	704	360	720	466	572	932	355	714	577	732	1,024
53	651	543	218	284	568	368	452	736	382	764	488	594	976	370	742	577	732	1,052
54	709	588	223	300	600	384	468	768	405	810	511	617	1,022	398	798	577	732	1,108
55	757	626	228	315	630	399	483	798	426	852	532	638	1,064	420	840	577	732	1,150
56	813	671	239	333	666	417	501	834	450	900	556	662	1,112	445	891	600	755	1,201
57	872	717	269	351	702	435	519	870	476	952	582	688	1,164	471	942	626	781	1,252
58	914	758	307	372	744	456	540	912	504	1,008	610	716	1,220	496	992	651	806	1,302
59	957	799	349	392	784	476	560	952	533	1,066	639	745	1,278	519	1,039	674	829	1,349
60	987	830	393	452	904	536	620	1,072	614	1,228	720	826	1,440	537	1,075	692	847	1,385
61	1,018	861	429	472	944	556	640	1,112	644	1,288	750	856	1,500	555	1,109	710	865	1,419
62	1,059	902	448	490	980	574	658	1,148	668	1,336	774	880	1,548	578	1,155	733	888	1,465
63	1,101	941	454	507	1,014	591	675	1,182	690	1,380	796	902	1,592	602	1,202	757	912	1,512
64	1,142	982	458	520	1,040	604	688	1,208	708	1,416	814	920	1,628	625	1,247	780	935	1,557
65+	1,477	1,269	588	669	1,337	770	872	1,540	913	1,826	1,043	1,174	2,086	805	1,606	999	1,193	1,994

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 2.7

Rating Region 7

Fresno, Kern, and Kings Counties

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	273	273	246	246	123	123	116	116	233	192	192	277	277	361	151	151	302	259	259	365	365	484	246	246	492	411	577	566	732	919
1-4	179	179	160	160	78	78	84	84	168	192	192	277	277	361	106	106	212	259	259	365	365	484	155	155	310	411	577	566	732	919
5-18	179	179	160	160	78	78	84	84	168	192	192	277	277	361	106	106	212	259	259	365	365	484	155	155	310	411	577	566	732	919
19	190	200	171	180	99	99	84	84	168	192	192	277	277	361	118	118	237	259	259	365	365	484	187	353	540	411	577	566	732	919
20	190	200	171	180	99	99	84	84	168	192	192	277	277	361	118	118	237	259	259	365	365	484	187	353	540	411	577	566	732	919
21	190	200	171	180	99	99	84	84	168	192	192	277	277	361	118	118	237	259	259	365	365	484	187	353	540	411	577	566	732	919
22	190	200	171	180	99	99	84	84	168	192	192	277	277	361	118	118	237	259	259	365	365	484	187	353	540	411	577	566	732	919
23	190	200	171	180	99	99	84	85	169	192	194	277	278	362	118	121	240	259	261	365	367	486	187	353	540	411	577	566	732	919
24	190	200	171	180	99	99	84	85	169	192	194	277	278	362	118	121	240	259	261	365	367	486	187	353	540	411	577	566	732	919
25	190	200	171	180	99	99	85	87	173	194	196	278	280	366	121	123	245	261	264	367	370	491	187	353	540	411	577	566	732	919
26	190	200	171	180	99	99	86	88	175	194	196	278	280	367	122	125	247	261	264	367	370	493	187	353	540	411	577	566	732	919
27	190	200	171	180	101	101	86	90	176	194	197	278	281	368	122	127	250	261	265	367	371	495	187	353	540	411	577	566	732	919
28	198	210	179	190	103	103	87	91	178	195	198	279	282	370	123	128	252	261	266	367	372	496	191	353	544	411	577	566	732	919
29	207	219	187	198	105	105	88	92	181	196	199	280	284	373	125	130	255	262	267	369	374	499	194	353	547	412	577	567	732	920
30	216	226	194	204	105	105	105	109	215	210	215	294	299	404	135	142	277	270	277	376	384	519	198	353	551	412	577	567	732	920
31	225	235	203	212	105	105	106	110	217	210	215	294	299	405	137	143	281	271	277	377	384	521	202	353	555	412	577	567	732	920
32	233	245	211	221	106	106	108	113	221	210	215	294	299	407	140	146	286	271	277	377	384	524	205	353	558	412	577	567	732	920
33	239	251	216	226	109	109	110	116	227	211	217	295	301	412	143	151	295	272	280	379	386	530	212	353	565	413	577	568	732	921
34	245	257	220	231	110	110	112	117	230	211	217	295	301	413	145	153	299	272	280	379	386	533	217	353	570	413	577	568	732	921
35	250	264	224	237	110	110	121	128	249	217	224	301	308	430	161	171	332	284	294	390	400	561	222	353	575	413	577	568	732	921
36	255	271	228	241	110	111	124	131	256	218	225	302	309	434	162	172	335	284	294	390	400	563	228	353	581	413	577	568	732	921
37	261	276	233	246	110	115	128	135	263	220	227	305	312	440	167	177	345	285	295	391	401	569	236	353	589	414	577	569	732	922
38	281	298	250	264	118	118	131	140	271	223	231	307	315	447	172	184	356	287	299	394	405	578	241	353	594	414	577	569	732	922
39	300	318	266	281	130	130	136	145	282	224	233	308	317	454	178	191	370	290	302	396	409	588	248	353	601	414	577	569	732	922
40	320	350	282	309	143	143	143	153	297	228	239	313	323	467	189	202	391	297	311	404	418	607	255	353	608	414	577	569	732	922
41	339	370	299	327	151	151	148	158	306	233	244	317	328	476	195	209	404	302	316	409	423	618	256	353	609	414	577	569	732	922
42	359	393	315	344	152	152	152	164	317	238	249	322	334	486	201	217	419	309	325	415	431	633	257	353	610	414	577	569	732	922
43	377	414	330	362	152	152	159	172	332	245	257	329	342	502	211	229	440	319	336	425	443	654	258	355	613	415	577	570	732	926
44	396	435	346	378	152	159	166	181	348	251	266	335	350	517	220	241	461	326	347	433	454	674	258	357	616	415	577	570	732	928
45	415	455	362	397	152	162	174	188	363	259	273	343	357	532	231	251	483	337	357	444	464	695	259	360	620	415	577	570	732	931
46	434	476	377	414	152	166	180	194	375	264	278	349	363	543	240	259	499	346	365	453	471	712	260	363	623	415	577	570	732	934
47	452	496	393	430	156	172	192	203	396	276	288	360	372	564	256	271	528	363	378	469	484	741	271	365	637	426	577	582	732	947
48	478	525	411	451	165	182	209	219	428	294	303	378	387	597	280	292	573	386	399	493	505	786	285	367	652	440	577	595	732	962
49	504	553	430	471	175	194	227	230	457	311	314	395	399	626	304	309	613	410	415	516	521	826	298	369	668	453	577	608	732	978
50	528	567	448	480	185	206	244	243	488	328	327	413	411	656	327	326	654	434	433	540	539	867	309	371	681	464	577	619	732	991
51	554	581	466	489	194	217	256	249	505	340	333	424	417	674	344	334	678	450	440	557	547	891	324	375	699	479	577	634	732	1,009
52	580	608	485	509	202	226	273	262	535	357	346	442	430	704	368	351	719	474	458	580	564	932	337	377	714	492	577	647	732	1,025
53	637	668	531	557	209	230	291	275	567	375	360	459	444	735	391	371	763	498	478	604	584	976	363	379	742	518	577	673	732	1,052
54	694	728	575	603	215	232	309	289	599	393	374	478	458	768	418	390	808	524	496	630	603	1,021	389	408	798	544	577	699	732	1,108
55	751	764	621	632	225	232	324	303	628	409	388	493	472	797	439	410	850	545	516	652	623	1,062	416	424	840	571	579	726	734	1,150
56	807	821	666	677	244	232	343	320	663	427	404	511	488	832	464	433	897	570	539	677	645	1,110	442	449	891	597	604	752	759	1,201
57	865	880	711	724	275	262	361	338	700	446	423	530	507	869	490	458	948	597	564	703	670	1,161	467	475	942	622	630	777	785	1,253
58	907	923	752	765	314	299	382	359	742	467	443	551	528	911	519	486	1,006	625	593	732	699	1,219	492	500	992	647	656	802	811	1,303
59	949	967	793	807	357	340	402	380	783	486	464	571	549	951	547	515	1,062	653	622	759	728	1,275	515	524	1,039	670	679	825	834	1,349
60	991	983	833	826	401	383	463	438	901	547	522	631	607	1,070	629	595	1,225	736	702	842	808	1,438	539	535	1,075	694	690	850	845	1,385
61	1,034	998	874	845	438	417	482	460	943	567	545	651	629	1,112	657	627	1,284	763	733	870	839	1,497	564	545	1,109	719	700	874	855	1,419
62	1,076	1,039	915	885	458	436	500	478	978	584	562	668	646	1,146	681	651	1,332	787	757	893	863	1,544	587	567	1,155	742	722	897	877	1,465
63	1,118	1,080	956	923	464	442	516	495	1,012	600	579	685	664	1,180	703	674	1,378	809	781	916	887	1,591	611	591	1,202	766	746	921	901	1,512
64	1,160	1,120	997	963	468	446	529	509	1,038	613	593	697	678	1,207	721	693	1,414	827	799	933	906	1,627	634	613	1,247	789	768	944	923	1,557
65+	1,501	1,450	1,289	1,245	602	573	680	654	1,335	783	756	884	859	1,539	930	893	1,824	1,060	1,025	1,191	1,155	2,085	816	790	1,606	1,011	984	1,205	1,178	1,995

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 2.7

Rating Region 7

Fresno, Kern, and Kings Counties

Percentage Change

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	0%	0%	0%	0%	0%	0%	0%	0%	0%	21%	21%	21%	21%	0%
1-4	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
5-18	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
19	3%	-3%	2%	-3%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
20	3%	-3%	2%	-3%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
21	3%	-3%	2%	-3%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
22	3%	-3%	2%	-3%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
23	3%	-3%	2%	-3%	0%	0%	0%	-1%	-1%	0%	-1%	0%	-1%	-1%
24	3%	-3%	2%	-3%	0%	0%	0%	-1%	-1%	0%	-1%	0%	-1%	-1%
25	3%	-3%	2%	-3%	0%	0%	1%	-1%	-1%	2%	1%	1%	0%	0%
26	3%	-3%	2%	-3%	0%	0%	1%	-1%	-1%	2%	1%	1%	0%	0%
27	3%	-3%	2%	-3%	0%	0%	2%	-2%	0%	2%	0%	1%	0%	0%
28	3%	-3%	3%	-3%	0%	0%	2%	-2%	0%	1%	-1%	1%	0%	-1%
29	2%	-3%	3%	-3%	0%	0%	2%	-2%	-1%	2%	0%	1%	0%	0%
30	2%	-2%	3%	-2%	0%	0%	2%	-2%	0%	2%	0%	2%	0%	0%
31	2%	-2%	2%	-2%	0%	0%	2%	-2%	0%	2%	0%	2%	0%	0%
32	2%	-3%	2%	-2%	0%	0%	2%	-3%	0%	2%	0%	2%	0%	0%
33	2%	-3%	2%	-2%	0%	0%	3%	-3%	0%	2%	0%	2%	0%	0%
34	2%	-3%	2%	-3%	0%	0%	2%	-3%	-1%	3%	0%	2%	0%	1%
35	2%	-3%	3%	-3%	0%	0%	2%	-3%	0%	2%	-1%	2%	-1%	0%
36	3%	-3%	3%	-3%	0%	-1%	2%	-3%	-1%	3%	0%	2%	0%	0%
37	3%	-3%	3%	-3%	2%	-3%	2%	-3%	0%	3%	0%	2%	-1%	0%
38	3%	-3%	2%	-3%	0%	0%	3%	-4%	0%	4%	0%	3%	0%	1%
39	3%	-3%	3%	-3%	0%	0%	3%	-3%	-1%	3%	-1%	2%	-1%	0%
40	4%	-5%	4%	-5%	0%	0%	3%	-3%	0%	3%	-2%	2%	-2%	0%
41	4%	-5%	4%	-5%	0%	0%	3%	-3%	0%	3%	-2%	2%	-2%	0%
42	4%	-5%	4%	-5%	0%	0%	3%	-4%	-1%	2%	-2%	2%	-2%	0%
43	5%	-5%	4%	-5%	0%	0%	4%	-4%	-1%	2%	-3%	2%	-2%	-1%
44	5%	-5%	4%	-5%	2%	-3%	4%	-4%	-1%	3%	-3%	2%	-2%	0%
45	4%	-5%	4%	-5%	3%	-3%	3%	-4%	-1%	2%	-3%	1%	-3%	-1%
46	4%	-5%	5%	-5%	4%	-5%	3%	-4%	-1%	2%	-3%	1%	-2%	-1%
47	4%	-5%	4%	-5%	4%	-5%	3%	-3%	-1%	2%	-2%	1%	-2%	0%
48	4%	-5%	4%	-5%	5%	-5%	2%	-2%	0%	1%	-2%	1%	-1%	0%
49	4%	-5%	4%	-5%	5%	-5%	0%	-1%	0%	0%	-1%	0%	-1%	0%
50	3%	-4%	3%	-4%	5%	-6%	0%	0%	0%	0%	0%	0%	0%	0%
51	2%	-3%	2%	-3%	5%	-6%	-1%	2%	0%	-1%	1%	-1%	1%	0%
52	2%	-2%	2%	-3%	5%	-6%	-2%	2%	0%	-1%	2%	-1%	1%	0%
53	2%	-3%	2%	-3%	4%	-5%	-2%	3%	0%	-2%	2%	-2%	2%	0%
54	2%	-3%	2%	-2%	4%	-4%	-3%	4%	0%	-2%	3%	-2%	2%	0%
55	1%	-1%	1%	-1%	1%	-2%	-3%	4%	0%	-2%	3%	-2%	2%	0%
56	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-2%	3%	-2%	3%	0%
57	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-2%	3%	-2%	2%	0%
58	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-2%	3%	-2%	2%	0%
59	1%	-1%	1%	-1%	-2%	3%	-2%	3%	0%	-2%	3%	-2%	2%	0%
60	0%	0%	0%	0%	-2%	3%	-2%	3%	0%	-2%	3%	-2%	2%	0%
61	-2%	2%	-1%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%
62	-2%	2%	-1%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-1%	2%	0%
63	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-1%	2%	0%
64	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-1%	2%	-1%	1%	0%
65+	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-1%	2%	0%

	Optimum Advantage HSA 2,500								BalanceNet							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	0%	0%	0%	17%	17%	25%	25%	0%	0%	0%	0%	20%	-15%	29%	0%	0%
1-4	0%	0%	0%	-5%	-5%	0%	0%	0%	0%	0%	0%	-8%	-34%	29%	0%	0%
5-18	0%	0%	0%	-5%	-5%	0%	0%	0%	0%	0%	0%	-8%	-34%	29%	0%	0%
19	0%	0%	0%	0%	0%	0%	0%	0%	89%	0%	0%	40%	0%	29%	0%	0%
20	0%	0%	0%	0%	0%	0%	0%	0%	89%	0%	0%	40%	0%	29%	0%	0%
21	0%	0%	0%	0%	0%	0%	0%	0%	89%	0%	0%	40%	0%	29%	0%	0%
22	0%	0%	0%	0%	0%	0%	0%	0%	89%	0%	0%	40%	0%	29%	0%	0%
23	1%	-2%	-1%	0%	-1%	0%	-1%	0%	89%	0%	0%	40%	0%	29%	0%	0%
24	1%	-2%	-1%	0%	-1%	0%	-1%	0%	89%	0%	0%	40%	0%	29%	0%	0%
25	1%	-1%	0%	2%	1%	1%	1%	1%	89%	0%	0%	40%	0%	29%	0%	0%
26	1%	-2%	0%	2%	1%	1%	1%	0%	89%	0%	0%	40%	0%	29%	0%	0%
27	2%	-2%	-1%	2%	0%	1%	0%	0%	89%	0%	0%	40%	0%	29%	0%	0%
28	2%	-2%	-1%	2%	0%	1%	0%	0%	85%	0%	0%	40%	0%	29%	0%	0%
29	2%	-2%	0%	3%	1%	2%	0%	1%	82%	0%	0%	40%	0%	29%	0%	0%
30	2%	-3%	0%	3%	0%	2%	0%	0%	78%	0%	0%	40%	0%	29%	0%	0%
31	2%	-2%	0%	2%	0%	2%	0%	0%	75%	0%	0%	40%	0%	29%	0%	0%
32	2%	-2%	0%	3%	0%	2%	0%	1%	72%	0%	0%	40%	0%	29%	0%	0%
33	3%	-3%	0%	3%	0%	2%	0%	1%	67%	0%	0%	40%	0%	29%	0%	0%
34	3%	-3%	0%	4%	1%	3%	1%	1%	63%	0%	0%	40%	0%	29%	0%	0%
35	3%	-3%	0%	3%	-1%	2%	-1%	1%	59%	0%	0%	40%	0%	29%	0%	0%
36	3%	-3%	0%	3%	-1%	2%	-1%	0%	55%	0%	0%	40%	0%	29%	0%	0%
37	3%	-3%	0%	3%	-1%	2%	0%	0%	50%	0%	0%	39%	0%	29%	0%	0%
38	3%	-4%	-1%	5%	0%	3%	0%	1%	46%	0%	0%	39%	0%	29%	0%	0%
39	3%	-4%	-1%	3%	-1%	3%	-1%	0%	42%	0%	0%	39%	0%	29%	0%	0%
40	3%	-3%	0%	2%	-2%	1%	-2%	0%	38%	0%	0%	39%	0%	29%	0%	0%
41	3%	-4%	0%	3%	-2%	2%	-2%	0%	38%	0%	0%	39%	0%	29%	0%	0%
42	3%	-4%	-1%	2%	-3%	2%	-2%	0%	37%	0%	0%	39%	0%	29%	0%	0%
43	4%	-4%	0%	3%	-3%	2%	-2%	0%	38%	0%	0%	39%	0%	28%	0%	0%
44	4%	-5%	-1%	3%	-3%	2%	-3%	0%	38%	0%	0%	39%	0%	28%	0%	0%
45	4%	-4%	-1%	3%	-3%	2%	-3%	0%	17%	-16%	0%	39%	0%	28%	0%	0%
46	4%	-4%	0%	3%	-3%	2%	-2%	0%	18%	-16%	0%	39%	0%	28%	0%	0%
47	3%	-3%	0%	2%	-2%	1%	-2%	0%	15%	-14%	0%	35%	0%	26%	0%	0%
48	2%	-2%	-1%	1%	-2%	1%	-2%	-1%	13%	-12%	0%	31%	0%	23%	0%	0%
49	1%	-1%	0%	0%	-1%	0%	-1%	0%	11%	-11%	0%	27%	0%	20%	0%	0%
50	0%	0%	0%	0%	0%	0%	0%	0%	9%	-9%	0%	24%	0%	18%	0%	0%
51	-1%	2%	0%	-1%	1%	-1%	1%	0%	7%	-7%	0%	20%	0%	15%	0%	0%
52	-2%	3%	0%	-2%	2%	-1%	1%	0%	5%	-6%	0%	17%	0%	13%	0%	0%
53	-2%	3%	0%	-2%	2%	-2%	2%	0%	2%	-2%	0%	11%	0%	9%	0%	0%
54	-3%	4%	0%	-2%	3%	-2%	2%	0%	2%	-2%	0%	6%	0%	5%	0%	0%
55	-3%	4%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	1%	0%	1%	0%	0%
56	-3%	4%	0%	-2%	3%	-2%	3%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
57	-3%	4%	0%	-3%	3%	-2%	3%	0%	1%	-1%	0%	1%	-1%	1%	-1%	0%
58	-3%	4%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
59	-3%	3%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
60	-2%	3%	0%	-2%	3%	-2%	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%
61	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%
62	-2%	3%	0%	-2%	2%	-1%	2%	0%	-2%	2%	0%	-1%	2%	-1%	1%	0%
63	-2%	2%	0%	-2%	2%	-1%	2%	0%	-1%	2%	0%	-1%	1%	-1%	1%	0%
64	-2%	2%	0%	-2%	2%	-1%	2%	0%	-1%	2%	0%	-1%	2%	-1%	1%	0%
65+	-2%	2%	0%	-2%	2%	-1%	2%	0%	-1%	2%	0%	-1%	2%	-1%	1%	0%

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 2.8

Rating Region 8

Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	380	339	166	150	300	300	416	441	197	394	394	549	574	377	755	755	1,120	1,403
1-4	244	219	101	101	202	239	340	441	131	262	312	443	574	230	461	570	1,120	1,403
5-18	244	219	101	101	202	239	340	441	131	262	312	443	574	230	461	570	1,120	1,403
19	267	239	130	101	202	239	340	441	131	262	312	443	574	548	831	889	1,120	1,403
20	267	239	130	101	202	239	340	441	131	262	312	443	574	548	831	889	1,120	1,403
21	267	239	130	101	202	239	340	441	131	262	312	443	574	548	831	889	1,120	1,403
22	267	239	130	101	202	239	340	441	131	262	312	443	574	548	831	889	1,120	1,403
23	267	239	130	101	202	239	340	441	131	262	312	443	574	548	831	889	1,120	1,403
24	267	239	130	101	202	239	340	441	131	262	312	443	574	548	831	889	1,120	1,403
25	267	239	130	103	206	245	346	449	133	266	319	450	583	548	831	889	1,120	1,403
26	267	239	130	106	212	245	346	449	136	272	319	450	583	548	831	889	1,120	1,403
27	267	239	135	106	212	245	346	449	137	274	319	450	583	548	831	889	1,120	1,403
28	280	250	138	108	216	245	346	452	140	280	319	450	588	548	837	889	1,120	1,403
29	293	261	139	109	218	248	349	458	141	282	324	455	596	548	843	889	1,120	1,407
30	305	271	139	116	232	253	354	470	151	302	330	461	612	548	849	889	1,120	1,407
31	317	281	139	119	238	253	354	473	155	310	331	462	617	548	855	889	1,120	1,407
32	331	292	140	121	242	253	354	475	158	316	331	462	620	548	861	889	1,120	1,407
33	339	300	143	124	248	253	354	478	161	322	331	462	622	548	869	889	1,120	1,407
34	347	307	147	126	252	257	358	484	164	328	335	466	630	548	879	889	1,120	1,407
35	356	314	147	137	274	259	360	497	182	364	341	472	654	548	889	889	1,120	1,407
36	363	322	147	140	280	260	361	501	183	366	341	472	654	548	898	889	1,120	1,407
37	371	329	149	145	290	262	363	508	190	380	343	474	664	548	908	889	1,120	1,407
38	401	352	157	150	300	268	369	519	197	394	352	483	680	548	918	889	1,120	1,408
39	429	376	176	155	310	268	369	521	204	408	352	483	682	548	929	889	1,120	1,408
40	467	406	192	162	324	268	369	529	215	430	352	483	696	548	938	889	1,120	1,408
41	497	429	204	169	338	273	374	543	224	448	359	490	714	548	940	889	1,120	1,408
42	526	454	205	174	348	277	378	552	232	464	366	497	729	548	941	889	1,120	1,408
43	553	476	205	176	352	279	380	556	233	466	366	497	730	552	947	889	1,120	1,412
44	582	498	210	176	352	279	380	556	233	466	366	497	730	556	954	889	1,120	1,416
45	608	521	211	176	352	279	380	556	233	466	366	497	730	470	958	889	1,120	1,418
46	636	543	214	180	360	281	382	562	240	480	371	502	742	473	964	889	1,120	1,424
47	663	565	220	191	382	292	393	584	255	510	386	517	772	484	984	889	1,120	1,444
48	701	592	234	217	434	318	419	636	290	580	421	552	842	497	1,009	889	1,120	1,469
49	740	620	249	241	482	342	443	684	323	646	454	585	908	511	1,035	889	1,120	1,495
50	769	640	264	265	530	366	467	732	356	712	487	618	974	522	1,056	889	1,120	1,516
51	798	660	279	274	548	375	476	750	369	738	500	631	1,000	536	1,081	889	1,120	1,541
52	835	686	290	292	584	393	494	786	393	786	524	655	1,048	551	1,108	889	1,120	1,568
53	918	752	298	309	618	410	511	820	418	836	549	680	1,098	575	1,153	889	1,120	1,613
54	1,001	819	304	328	656	429	530	858	443	886	574	705	1,148	618	1,238	889	1,120	1,698
55	1,069	873	311	344	688	445	546	890	466	932	597	728	1,194	651	1,304	889	1,120	1,764
56	1,151	939	327	364	728	465	566	930	493	986	624	755	1,248	694	1,389	924	1,154	1,849
57	1,232	1,004	369	385	770	486	587	972	522	1,044	653	784	1,306	736	1,473	966	1,196	1,933
58	1,292	1,062	421	407	814	508	609	1,016	552	1,104	683	814	1,366	773	1,548	1,003	1,233	2,008
59	1,354	1,120	481	429	858	530	631	1,060	584	1,168	715	846	1,430	812	1,625	1,042	1,272	2,085
60	1,398	1,163	542	478	956	579	680	1,158	651	1,302	782	913	1,564	839	1,679	1,069	1,299	2,139
61	1,441	1,206	592	502	1,004	603	704	1,206	683	1,366	814	945	1,628	868	1,732	1,098	1,328	2,192
62	1,500	1,263	621	521	1,042	622	723	1,244	710	1,420	841	972	1,682	905	1,806	1,135	1,365	2,266
63	1,560	1,319	628	539	1,078	640	741	1,280	735	1,470	866	997	1,732	942	1,881	1,172	1,402	2,341
64	1,620	1,375	634	554	1,108	655	756	1,310	754	1,508	885	1,016	1,770	979	1,955	1,209	1,439	2,415
65+	2,099	1,780	817	713	1,425	837	960	1,673	973	1,945	1,136	1,298	2,271	1,265	2,527	1,557	1,848	3,110

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 2.8

Rating Region 8

Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	380	380	339	339	166	166	150	150	300	240	240	342	342	443	197	197	395	312	312	444	444	575	377	377	755	623	889	854	1,120	1,403
1-4	244	244	219	219	101	101	101	101	203	240	240	342	342	443	131	131	262	312	312	444	444	575	230	230	461	623	889	854	1,120	1,403
5-18	244	244	219	219	101	101	101	101	203	240	240	342	342	443	131	131	262	312	312	444	444	575	230	230	461	623	889	854	1,120	1,403
19	260	275	233	247	130	130	101	101	203	240	240	342	342	443	131	131	262	312	312	444	444	575	282	548	831	623	889	854	1,120	1,403
20	260	275	233	247	130	130	101	101	203	240	240	342	342	443	131	131	262	312	312	444	444	575	282	548	831	623	889	854	1,120	1,403
21	260	275	233	247	130	130	101	101	203	240	240	342	342	443	131	131	262	312	312	444	444	575	282	548	831	623	889	854	1,120	1,403
22	260	275	233	247	130	130	101	101	203	240	240	342	342	443	131	131	262	312	312	444	444	575	282	548	831	623	889	854	1,120	1,403
23	260	275	233	247	130	130	101	102	204	240	241	342	343	445	131	132	264	312	314	444	445	577	282	548	831	623	889	854	1,120	1,403
24	260	275	233	247	130	130	101	102	204	240	241	342	343	445	131	132	264	312	314	444	445	577	282	548	831	623	889	854	1,120	1,403
25	260	275	233	247	130	130	102	105	208	241	244	343	345	448	132	135	267	314	316	445	448	580	282	548	831	623	889	854	1,120	1,403
26	260	275	233	247	130	130	105	107	212	241	244	343	345	450	135	138	274	314	316	445	448	584	282	548	831	623	889	854	1,120	1,403
27	260	275	233	247	135	135	105	108	213	241	244	343	345	452	135	140	275	314	317	445	449	585	282	548	831	623	889	854	1,120	1,403
28	273	289	244	258	138	138	106	110	217	241	246	343	348	454	137	143	281	315	321	446	453	590	288	548	837	623	889	854	1,120	1,403
29	286	302	254	269	139	139	107	112	219	242	247	344	349	456	138	145	284	316	322	448	454	593	295	548	843	628	889	858	1,120	1,407
30	298	313	265	278	139	139	114	119	233	247	252	349	353	468	148	155	304	322	329	454	460	609	300	548	849	628	889	858	1,120	1,407
31	310	326	275	289	139	139	116	122	239	247	253	349	355	471	151	160	311	322	331	454	463	614	306	548	855	628	889	858	1,120	1,407
32	323	340	286	300	140	140	119	123	242	247	253	349	355	473	155	161	316	322	331	454	463	615	313	548	861	628	889	858	1,120	1,407
33	332	348	293	308	143	143	121	127	248	247	253	349	355	476	157	166	324	322	331	454	463	620	320	548	869	628	889	858	1,120	1,407
34	339	356	300	315	147	147	123	129	253	247	253	349	355	478	161	168	330	322	331	454	463	623	330	548	879	628	889	858	1,120	1,407
35	347	368	306	323	147	147	133	141	274	252	260	353	362	495	177	189	366	332	344	464	475	653	340	548	889	628	889	858	1,120	1,407
36	354	375	313	332	147	148	136	144	281	253	261	355	363	499	178	190	369	332	344	464	475	654	349	548	898	628	889	858	1,120	1,407
37	362	383	320	339	147	152	141	149	290	255	263	357	365	506	185	196	381	332	344	464	475	660	359	548	908	628	889	858	1,120	1,407
38	390	414	343	363	157	157	145	155	300	256	266	358	367	513	191	205	396	336	350	468	481	673	369	548	918	629	889	860	1,120	1,408
39	418	443	366	388	176	176	150	160	311	256	267	358	368	519	197	212	410	336	350	468	481	680	380	548	929	629	889	860	1,120	1,408
40	448	491	389	426	192	192	157	169	326	261	273	363	374	532	207	224	431	342	359	474	490	698	389	548	938	629	889	860	1,120	1,408
41	476	523	411	451	204	204	163	176	339	267	280	368	381	545	216	234	450	350	368	481	499	715	391	548	940	629	889	860	1,120	1,408
42	504	553	435	477	205	205	169	181	350	271	284	373	386	555	224	241	465	357	375	489	506	731	393	548	941	629	889	860	1,120	1,408
43	530	581	456	500	205	205	170	183	353	273	285	374	387	557	225	242	468	357	375	489	506	732	395	552	947	629	889	860	1,120	1,412
44	557	612	477	524	205	215	170	183	353	273	285	374	387	557	225	242	468	357	375	489	506	732	397	556	954	629	889	860	1,120	1,416
45	582	640	499	547	205	219	170	183	353	273	285	374	387	557	225	242	468	357	375	489	506	732	398	559	958	629	889	860	1,120	1,419
46	609	669	520	571	205	225	174	188	363	276	290	378	392	567	231	251	483	363	383	494	514	746	400	563	964	631	889	862	1,120	1,425
47	635	697	541	594	210	232	186	198	384	288	299	389	401	588	247	264	511	379	395	510	526	774	416	567	984	647	889	877	1,120	1,445
48	671	738	567	622	222	248	213	222	435	314	324	416	425	639	285	297	583	416	429	548	560	846	438	570	1,009	669	889	900	1,120	1,471
49	708	778	593	652	236	265	239	243	483	341	345	443	446	686	321	326	648	453	458	584	589	911	459	575	1,035	690	889	921	1,120	1,496
50	744	799	620	664	250	280	265	264	529	367	366	468	467	733	356	355	712	488	486	619	618	975	477	578	1,056	708	889	939	1,120	1,517
51	780	819	646	677	265	296	278	270	548	380	371	481	473	751	374	363	737	505	494	637	625	1,000	499	582	1,081	730	889	961	1,120	1,543
52	817	857	671	704	276	307	298	285	583	399	386	501	488	786	401	384	786	533	515	664	647	1,049	522	586	1,108	752	889	983	1,120	1,570
53	898	942	736	772	284	315	317	300	618	419	402	521	503	821	429	405	835	560	537	692	668	1,097	563	589	1,153	793	889	1,024	1,120	1,614
54	979	1,027	802	840	292	318	337	316	654	439	418	540	520	857	456	428	885	588	559	719	690	1,147	604	634	1,238	835	889	1,065	1,120	1,700
55	1,061	1,079	866	881	306	318	355	331	686	456	433	558	535	890	480	448	928	612	579	743	711	1,191	646	657	1,304	877	889	1,108	1,120	1,765
56	1,141	1,163	932	948	334	318	375	350	726	477	452	579	553	929	509	474	983	640	605	772	737	1,246	688	701	1,389	919	931	1,150	1,162	1,851
57	1,222	1,245	996	1,014	377	359	396	371	768	498	472	600	574	971	538	503	1,041	669	634	801	766	1,304	730	743	1,473	960	974	1,191	1,204	1,934
58	1,282	1,305	1,054	1,072	430	409	418	393	812	520	495	622	596	1,015	568	533	1,101	699	664	831	796	1,364	767	781	1,548	998	1,011	1,229	1,242	2,010
59	1,343	1,368	1,111	1,131	492	468	440	416	857	542	518	644	619	1,060	599	565	1,165	731	697	862	828	1,428	805	820	1,625	1,036	1,050	1,267	1,281	2,087
60	1,403	1,391	1,167	1,157	554	527	490	464	955	592	565	694	667	1,158	668	630	1,299	799	762	931	893	1,562	842	836	1,679	1,073	1,067	1,303	1,298	2,140
61	1,464	1,413	1,225	1,182	605	575	513	488	1,001	614	590	716	692	1,205	698	664	1,363	829	796	961	927	1,626	881	851	1,732	1,111	1,081	1,342	1,312	2,193
62	1,523	1,472	1,282	1,239	634	604	531	508	1,040	633	610	735	711	1,243	724	692	1,417	856	823	987	955	1,680	919	887	1,806	1,149	1,118	1,380	1,349	2,268
63	1,584	1,531	1,339	1,294	642	611	549	526	1,076	650	628	752	730	1,279	748	718	1,467	880	850	1,011	981	1,730	956	924	1,881	1,187	1,155	1,418	1,386	2,342
64	1,645	1,589	1,397	1,349	648	617	563	542	1,105	664	643	766	745	1,308	767	738	1,506	898	870	1,030	1,001	1,768	994	961	1,955	1,225	1,192	1,456	1,422	2,417
65+	2,132	2,059	1,808	1,746	835	795	724	697	1,422	849	821	974	946	1,672	990	952	1,943	1,153	1,116	1,316	1,279	2,269	1,286	1,242	2,528	1,577	1,534	1,870	1,827	3,113

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 2.8

Rating Region 8

Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

Percentage Change

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	0%	0%	0%	0%	0%	0%	0%	0%	0%	25%	25%	22%	22%	0%	0%	0%	0%	26%	26%	24%	24%	0%	0%	0%	0%	21%	-15%	31%	0%	0%
1-4	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-9%	-36%	31%	0%	0%
5-18	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-9%	-36%	31%	0%	0%
19	3%	-3%	3%	-3%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	94%	0%	0%	43%	0%	31%	0%	0%
20	3%	-3%	3%	-3%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	94%	0%	0%	43%	0%	31%	0%	0%
21	3%	-3%	3%	-3%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	94%	0%	0%	43%	0%	31%	0%	0%
22	3%	-3%	3%	-3%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	94%	0%	0%	43%	0%	31%	0%	0%
23	3%	-3%	3%	-3%	0%	0%	0%	-1%	-1%	0%	-1%	-1%	-1%	-1%	0%	-1%	-1%	0%	-1%	0%	0%	-1%	94%	0%	0%	43%	0%	31%	0%	0%
24	3%	-3%	3%	-3%	0%	0%	0%	-1%	-1%	0%	-1%	-1%	-1%	-1%	0%	-1%	-1%	0%	-1%	0%	0%	-1%	94%	0%	0%	43%	0%	31%	0%	0%
25	3%	-3%	3%	-3%	0%	0%	1%	-2%	-1%	2%	0%	1%	0%	0%	1%	-1%	0%	2%	1%	1%	0%	1%	94%	0%	0%	43%	0%	31%	0%	0%
26	3%	-3%	3%	-3%	0%	0%	1%	-1%	0%	2%	0%	1%	0%	0%	1%	-1%	-1%	2%	1%	1%	0%	0%	94%	0%	0%	43%	0%	31%	0%	0%
27	3%	-3%	3%	-3%	0%	0%	1%	-2%	0%	2%	0%	1%	0%	-1%	1%	-2%	0%	2%	1%	1%	0%	0%	94%	0%	0%	43%	0%	31%	0%	0%
28	3%	-3%	2%	-3%	0%	0%	2%	-2%	0%	2%	0%	1%	-1%	0%	2%	-2%	0%	1%	-1%	1%	-1%	0%	90%	0%	0%	43%	0%	31%	0%	0%
29	2%	-3%	3%	-3%	0%	0%	2%	-3%	0%	2%	0%	1%	0%	0%	2%	-3%	-1%	3%	1%	2%	0%	1%	86%	0%	0%	42%	0%	31%	0%	0%
30	2%	-3%	2%	-3%	0%	0%	2%	-3%	0%	2%	0%	1%	0%	0%	2%	-3%	-1%	2%	0%	2%	0%	0%	83%	0%	0%	42%	0%	31%	0%	0%
31	2%	-3%	2%	-3%	0%	0%	3%	-2%	0%	2%	0%	1%	0%	0%	3%	-3%	0%	3%	0%	2%	0%	0%	79%	0%	0%	42%	0%	31%	0%	0%
32	2%	-3%	2%	-3%	0%	0%	2%	-2%	0%	2%	0%	1%	0%	0%	2%	-2%	0%	3%	0%	2%	0%	1%	75%	0%	0%	42%	0%	31%	0%	0%
33	2%	-3%	2%	-3%	0%	0%	2%	-2%	0%	2%	0%	1%	0%	0%	3%	-3%	-1%	3%	0%	2%	0%	0%	71%	0%	0%	42%	0%	31%	0%	0%
34	2%	-3%	2%	-3%	0%	0%	2%	-2%	0%	4%	2%	3%	1%	1%	2%	-2%	-1%	4%	1%	3%	1%	1%	66%	0%	0%	42%	0%	31%	0%	0%
35	3%	-3%	3%	-3%	0%	0%	3%	-3%	0%	3%	0%	2%	-1%	0%	3%	-4%	-1%	3%	-1%	2%	-1%	0%	61%	0%	0%	42%	0%	31%	0%	0%
36	3%	-3%	3%	-3%	0%	-1%	3%	-3%	0%	3%	0%	2%	-1%	0%	3%	-4%	-1%	3%	-1%	2%	-1%	0%	57%	0%	0%	42%	0%	31%	0%	0%
37	2%	-3%	3%	-3%	1%	-2%	3%	-3%	0%	3%	0%	2%	-1%	0%	3%	-3%	0%	3%	0%	2%	0%	1%	53%	0%	0%	42%	0%	31%	0%	0%
38	3%	-3%	3%	-3%	0%	0%	3%	-3%	0%	5%	1%	3%	1%	1%	3%	-4%	-1%	5%	1%	3%	0%	1%	49%	0%	0%	41%	0%	30%	0%	0%
39	3%	-3%	3%	-3%	0%	0%	3%	-3%	0%	5%	0%	3%	0%	0%	4%	-4%	0%	5%	1%	3%	0%	0%	44%	0%	0%	41%	0%	30%	0%	0%
40	4%	-5%	4%	-5%	0%	0%	3%	-4%	-1%	3%	-2%	2%	-1%	-1%	4%	-4%	0%	3%	-2%	2%	-1%	0%	41%	0%	0%	41%	0%	30%	0%	0%
41	4%	-5%	4%	-5%	0%	0%	4%	-4%	0%	2%	-3%	2%	-2%	0%	4%	-4%	0%	3%	-2%	2%	-2%	0%	40%	0%	0%	41%	0%	30%	0%	0%
42	4%	-5%	4%	-5%	0%	0%	3%	-4%	-1%	2%	-2%	1%	-2%	-1%	4%	-4%	0%	3%	-2%	2%	-2%	0%	39%	0%	0%	41%	0%	30%	0%	0%
43	4%	-5%	4%	-5%	0%	0%	4%	-4%	0%	2%	-2%	2%	-2%	0%	4%	-4%	0%	3%	-2%	2%	-2%	0%	40%	0%	0%	41%	0%	30%	0%	0%
44	4%	-5%	4%	-5%	2%	-2%	4%	-4%	0%	2%	-2%	2%	-2%	0%	4%	-4%	0%	3%	-2%	2%	-2%	0%	40%	0%	0%	41%	0%	30%	0%	0%
45	4%	-5%	4%	-5%	3%	-4%	4%	-4%	0%	2%	-2%	2%	-2%	0%	4%	-4%	0%	3%	-2%	2%	-2%	0%	18%	-16%	0%	41%	0%	30%	0%	0%
46	4%	-5%	4%	-5%	4%	-5%	3%	-4%	-1%	2%	-3%	1%	-3%	-1%	4%	-4%	-1%	2%	-3%	2%	-2%	-1%	18%	-16%	0%	41%	0%	30%	0%	0%
47	4%	-5%	4%	-5%	5%	-5%	3%	-4%	-1%	1%	-2%	1%	-2%	-1%	3%	-3%	0%	2%	-2%	1%	-2%	0%	16%	-15%	0%	37%	0%	28%	0%	0%
48	4%	-5%	4%	-5%	5%	-6%	2%	-2%	0%	1%	-2%	1%	-1%	0%	2%	-2%	-1%	1%	-2%	1%	-1%	0%	13%	-13%	0%	33%	0%	24%	0%	0%
49	5%	-5%	5%	-5%	6%	-6%	1%	-1%	0%	0%	-1%	0%	-1%	0%	1%	-1%	0%	0%	-1%	0%	-1%	0%	11%	-11%	0%	29%	0%	22%	0%	0%
50	3%	-4%	3%	-4%	6%	-6%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	9%	-10%	0%	26%	0%	19%	0%	0%
51	2%	-3%	2%	-3%	5%	-6%	-1%	1%	0%	-1%	1%	-1%	1%	0%	-1%	2%	0%	-1%	1%	-1%	1%	0%	7%	-8%	0%	22%	0%	17%	0%	0%
52	2%	-3%	2%	-3%	5%	-6%	-2%	2%	0%	-2%	2%	-1%	1%	0%	-2%	2%	0%	-2%	2%	-1%	1%	0%	6%	-6%	0%	18%	0%	14%	0%	0%
53	2%	-3%	2%	-3%	5%	-5%	-3%	3%	0%	-2%	2%	-2%	2%	0%	-3%	3%	0%	-2%	2%	-2%	2%	0%	2%	-2%	0%	12%	0%	9%	0%	0%
54	2%	-3%	2%	-3%	4%	-4%	-3%	4%	0%	-2%	3%	-2%	2%	0%	-3%	4%	0%	-2%	3%	-2%	2%	0%	2%	-3%	0%	6%	0%	5%	0%	0%
55	1%	-1%	1%	-1%	2%	-2%	-3%	4%	0%	-2%	3%	-2%	2%	0%	-3%	4%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	1%	0%	1%	0%	0%
56	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-2%	2%	0%	-3%	4%	0%	-3%	3%	-2%	2%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
57	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-2%	3%	-2%	2%	0%	-3%	4%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
58	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-2%	3%	-2%	2%	0%	-3%	4%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
59	1%	-1%	1%	-1%	-2%	3%	-3%	3%	0%	-2%	2%	-2%	2%	0%	-3%	3%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
60	0%	1%	0%	1%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-3%	3%	0%	-2%	3%	-2%	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%
61	-2%	2%	-2%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-1%	2%	0%	-1%	2%	-1%	1%	0%
62	-2%	2%	-1%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	2%	-1%	1%	0%
63	-2%	2%	-1%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-1%	2%	0%	-2%	2%	0%	-2%	2%	-1%	2%	0%	-1%	2%	0%	-1%	1%	-1%	1%	0%
64	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-1%	2%	-1%	1%	0%	-2%	2%	0%	-1%	2%	-1%	1%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%
65+	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-1%	2%	-1%	1%	0%	-2%	2%	0%	-1%	2%	-1%	1%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 2.9

Rating Region 9

Imperial and San Luis Obispo Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	380	339	166	150	300	300	416	441	197	394	394	549	574	377	755	755	1,120	1,403
1-4	244	219	101	101	202	239	340	441	131	262	312	443	574	230	461	570	1,120	1,403
5-18	244	219	101	101	202	239	340	441	131	262	312	443	574	230	461	570	1,120	1,403
19	267	239	130	101	202	239	340	441	131	262	312	443	574	548	831	889	1,120	1,403
20	267	239	130	101	202	239	340	441	131	262	312	443	574	548	831	889	1,120	1,403
21	267	239	130	101	202	239	340	441	131	262	312	443	574	548	831	889	1,120	1,403
22	267	239	130	101	202	239	340	441	131	262	312	443	574	548	831	889	1,120	1,403
23	267	239	130	101	202	239	340	441	131	262	312	443	574	548	831	889	1,120	1,403
24	267	239	130	101	202	239	340	441	131	262	312	443	574	548	831	889	1,120	1,403
25	267	239	130	103	206	245	346	449	133	266	319	450	583	548	831	889	1,120	1,403
26	267	239	130	106	212	245	346	449	136	272	319	450	583	548	831	889	1,120	1,403
27	267	239	135	106	212	245	346	449	137	274	319	450	583	548	831	889	1,120	1,403
28	280	250	138	108	216	245	346	452	140	280	319	450	588	548	837	889	1,120	1,403
29	293	261	139	109	218	248	349	458	141	282	324	455	596	548	843	889	1,120	1,403
30	305	271	139	116	232	253	354	470	151	302	330	461	612	548	849	889	1,120	1,407
31	317	281	139	119	238	253	354	473	155	310	331	462	617	548	855	889	1,120	1,407
32	331	292	140	121	242	253	354	475	158	316	331	462	620	548	861	889	1,120	1,407
33	339	300	143	124	248	253	354	478	161	322	331	462	622	548	869	889	1,120	1,407
34	347	307	147	126	252	257	358	484	164	328	335	466	630	548	879	889	1,120	1,407
35	356	314	147	137	274	259	360	497	180	360	339	470	650	548	889	889	1,120	1,407
36	363	322	147	140	280	260	361	501	183	366	339	470	653	548	898	889	1,120	1,407
37	371	329	149	145	290	262	363	508	192	384	345	476	668	548	908	889	1,120	1,407
38	401	352	157	150	300	268	369	519	197	394	352	483	680	548	918	889	1,120	1,407
39	429	376	176	155	310	268	369	521	204	408	352	483	682	548	929	889	1,120	1,408
40	467	406	192	162	324	268	369	529	215	430	352	483	696	548	938	889	1,120	1,408
41	497	429	204	169	338	273	374	543	224	448	359	490	714	548	940	889	1,120	1,408
42	526	454	205	174	348	277	378	552	232	464	366	497	729	548	941	889	1,120	1,408
43	553	476	205	176	352	279	380	556	233	466	366	497	730	552	947	889	1,120	1,408
44	582	498	210	176	352	279	380	556	233	466	366	497	730	556	954	889	1,120	1,412
45	608	521	211	176	352	279	380	556	233	466	366	497	730	470	958	889	1,120	1,418
46	636	543	214	180	360	281	382	562	240	480	371	502	742	473	964	889	1,120	1,424
47	663	565	220	191	382	292	393	584	255	510	386	517	772	484	984	889	1,120	1,444
48	701	592	234	217	434	318	419	636	290	580	421	552	842	497	1,009	889	1,120	1,469
49	740	620	249	241	482	342	443	684	323	646	454	585	908	511	1,035	889	1,120	1,495
50	769	640	264	265	530	366	467	732	356	712	487	618	974	522	1,056	889	1,120	1,516
51	798	660	279	274	548	375	476	750	369	738	500	631	1,000	536	1,081	889	1,120	1,541
52	835	686	290	292	584	393	494	786	393	786	524	655	1,048	551	1,108	889	1,120	1,568
53	918	752	298	309	618	410	511	820	418	836	549	680	1,098	575	1,153	889	1,120	1,613
54	1,001	819	304	328	656	429	530	858	443	886	574	705	1,148	618	1,238	889	1,120	1,698
55	1,069	873	311	344	688	445	546	890	466	932	597	728	1,194	651	1,304	889	1,120	1,764
56	1,151	939	327	364	728	465	566	930	493	986	624	755	1,248	694	1,389	924	1,154	1,849
57	1,232	1,004	369	385	770	486	587	972	522	1,044	653	784	1,306	736	1,473	966	1,196	1,933
58	1,292	1,062	421	407	814	508	609	1,016	552	1,104	683	814	1,366	773	1,548	1,003	1,233	2,008
59	1,354	1,120	481	429	858	530	631	1,060	584	1,168	715	846	1,430	812	1,625	1,042	1,272	2,085
60	1,398	1,163	542	478	956	579	680	1,158	651	1,302	782	913	1,564	839	1,679	1,069	1,299	2,139
61	1,441	1,206	592	502	1,004	603	704	1,206	683	1,366	814	945	1,628	868	1,732	1,098	1,328	2,192
62	1,500	1,263	621	521	1,042	622	723	1,244	710	1,420	841	972	1,682	905	1,806	1,135	1,365	2,266
63	1,560	1,319	628	539	1,078	640	741	1,280	735	1,470	866	997	1,732	942	1,881	1,172	1,402	2,341
64	1,620	1,375	634	554	1,108	655	756	1,310	754	1,508	885	1,016	1,770	979	1,955	1,209	1,439	2,415
65+	2,099	1,780	817	713	1,425	837	960	1,673	973	1,945	1,136	1,298	2,271	1,265	2,527	1,557	1,848	3,110

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 2.9

Rating Region 9

Imperial and San Luis Obispo Counties

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	380	380	339	339	166	166	150	150	300	240	240	342	342	443	197	197	395	312	312	444	444	575	377	377	755	623	889	854	1,120	1,403
1-4	244	244	219	219	101	101	101	101	203	240	240	342	342	443	131	131	262	312	312	444	444	575	230	230	461	623	889	854	1,120	1,403
5-18	244	244	219	219	101	101	101	101	203	240	240	342	342	443	131	131	262	312	312	444	444	575	230	230	461	623	889	854	1,120	1,403
19	260	275	233	247	130	130	101	101	203	240	240	342	342	443	131	131	262	312	312	444	444	575	282	548	831	623	889	854	1,120	1,403
20	260	275	233	247	130	130	101	101	203	240	240	342	342	443	131	131	262	312	312	444	444	575	282	548	831	623	889	854	1,120	1,403
21	260	275	233	247	130	130	101	101	203	240	240	342	342	443	131	131	262	312	312	444	444	575	282	548	831	623	889	854	1,120	1,403
22	260	275	233	247	130	130	101	101	203	240	240	342	342	443	131	131	262	312	312	444	444	575	282	548	831	623	889	854	1,120	1,403
23	260	275	233	247	130	130	101	102	204	240	241	342	343	445	131	132	264	312	314	444	445	577	282	548	831	623	889	854	1,120	1,403
24	260	275	233	247	130	130	101	102	204	240	241	342	343	445	131	132	264	312	314	444	445	577	282	548	831	623	889	854	1,120	1,403
25	260	275	233	247	130	130	102	105	208	241	244	343	345	448	132	135	267	314	316	445	448	580	282	548	831	623	889	854	1,120	1,403
26	260	275	233	247	130	130	105	107	212	241	244	343	345	450	135	138	274	314	316	445	448	584	282	548	831	623	889	854	1,120	1,403
27	260	275	233	247	135	135	105	108	213	241	244	343	345	452	135	140	275	314	317	445	449	585	282	548	831	623	889	854	1,120	1,403
28	273	289	244	258	138	138	106	110	217	241	246	343	348	454	137	143	281	315	321	446	453	590	288	548	837	623	889	854	1,120	1,403
29	286	302	254	269	139	139	107	112	219	242	247	344	349	456	138	145	284	316	322	448	454	593	295	548	843	628	889	858	1,120	1,407
30	298	313	265	278	139	139	114	119	233	247	252	349	353	468	148	155	304	322	329	454	460	609	300	548	849	628	889	858	1,120	1,407
31	310	326	275	289	139	139	116	122	239	247	253	349	355	471	151	160	311	322	331	454	463	614	306	548	855	628	889	858	1,120	1,407
32	323	340	286	300	140	140	119	123	242	247	253	349	355	473	155	161	316	322	331	454	463	615	313	548	861	628	889	858	1,120	1,407
33	332	348	293	308	143	143	121	127	248	247	253	349	355	476	157	166	324	322	331	454	463	620	320	548	869	628	889	858	1,120	1,407
34	339	356	300	315	147	147	123	129	253	247	253	349	355	478	161	168	330	322	331	454	463	623	330	548	879	628	889	858	1,120	1,407
35	347	368	306	323	147	147	133	141	274	252	260	353	362	495	173	189	363	329	344	460	475	649	340	548	889	628	889	858	1,120	1,407
36	354	375	313	332	147	148	136	144	281	253	261	355	363	499	178	190	369	330	344	461	475	652	349	548	898	628	889	858	1,120	1,407
37	362	383	320	339	147	152	141	149	290	255	263	357	365	506	189	196	385	336	344	468	475	664	359	548	908	628	889	858	1,120	1,407
38	390	414	343	363	157	157	145	155	300	256	266	358	367	513	191	205	396	336	350	468	481	673	369	548	918	629	889	860	1,120	1,408
39	418	443	366	388	176	176	150	160	311	256	267	358	368	519	197	212	410	336	350	468	481	680	380	548	929	629	889	860	1,120	1,408
40	448	491	389	426	192	192	157	169	326	261	273	363	374	532	207	224	431	342	359	474	490	698	389	548	938	629	889	860	1,120	1,408
41	476	523	411	451	204	204	163	176	339	267	280	368	381	545	216	234	450	350	368	481	499	715	391	548	940	629	889	860	1,120	1,408
42	504	553	435	477	205	205	169	181	350	271	284	373	386	555	224	241	465	357	375	489	506	731	393	548	941	629	889	860	1,120	1,408
43	530	581	456	500	205	205	170	183	353	273	285	374	387	557	225	242	468	357	375	489	506	732	395	552	947	629	889	860	1,120	1,412
44	557	612	477	524	205	215	170	183	353	273	285	374	387	557	225	242	468	357	375	489	506	732	397	556	954	629	889	860	1,120	1,416
45	582	640	499	547	205	219	170	183	353	273	285	374	387	557	225	242	468	357	375	489	506	732	398	559	958	629	889	860	1,120	1,419
46	609	669	520	571	205	225	174	188	363	276	290	378	392	567	231	251	483	363	383	494	514	746	400	563	964	631	889	862	1,120	1,425
47	635	697	541	594	210	232	186	198	384	288	299	389	401	588	247	264	511	379	395	510	526	774	416	567	984	647	889	877	1,120	1,445
48	671	738	567	622	222	248	213	222	435	314	324	416	425	639	285	297	583	416	429	548	560	846	438	570	1,009	669	889	900	1,120	1,471
49	708	778	593	652	236	265	239	243	483	341	345	443	446	686	321	326	648	453	458	584	589	911	459	575	1,035	690	889	921	1,120	1,496
50	744	799	620	664	250	280	265	264	529	367	366	468	467	733	356	355	712	488	486	619	618	975	477	578	1,056	708	889	939	1,120	1,517
51	780	819	646	677	265	296	278	270	548	380	371	481	473	751	374	363	737	505	494	637	625	1,000	499	582	1,081	730	889	961	1,120	1,543
52	817	857	671	704	276	307	298	285	583	399	386	501	488	786	401	384	786	533	515	664	647	1,049	522	586	1,108	752	889	983	1,120	1,570
53	898	942	736	772	284	315	317	300	618	419	402	521	503	821	429	405	835	560	537	692	668	1,097	563	589	1,153	793	889	1,024	1,120	1,614
54	979	1,027	802	840	292	318	337	316	654	439	418	540	520	857	456	428	885	588	559	719	690	1,147	604	634	1,238	835	889	1,065	1,120	1,700
55	1,061	1,079	866	881	306	318	355	331	686	456	433	558	535	890	480	448	928	612	579	743	711	1,191	646	657	1,304	877	889	1,108	1,120	1,765
56	1,141	1,163	932	948	334	318	375	350	726	477	452	579	553	929	509	474	983	640	605	772	737	1,246	688	701	1,389	919	931	1,150	1,162	1,851
57	1,222	1,245	996	1,014	377	359	396	371	768	498	472	600	574	971	538	503	1,041	669	634	801	766	1,304	730	743	1,473	960	974	1,191	1,204	1,934
58	1,282	1,305	1,054	1,072	430	409	418	393	812	520	495	622	596	1,015	568	533	1,101	699	664	831	796	1,364	767	781	1,548	998	1,011	1,229	1,242	2,010
59	1,343	1,368	1,111	1,131	492	468	440	416	857	542	518	644	619	1,060	599	565	1,165	731	697	862	828	1,428	805	820	1,625	1,036	1,050	1,267	1,281	2,087
60	1,403	1,391	1,167	1,157	554	527	490	464	955	592	565	694	667	1,158	668	630	1,299	799	762	931	893	1,562	842	836	1,679	1,073	1,067	1,303	1,298	2,140
61	1,464	1,413	1,225	1,182	605	575	513	488	1,001	614	590	716	692	1,205	698	664	1,363	829	796	961	927	1,626	881	851	1,732	1,111	1,081	1,342	1,312	2,193
62	1,523	1,472	1,282	1,239	634	604	531	508	1,040	633	610	735	711	1,243	724	692	1,417	856	823	987	955	1,680	919	887	1,806	1,149	1,118	1,380	1,349	2,268
63	1,584	1,531	1,339	1,294	642	611	549	526	1,076	650	628	752	730	1,279	748	718	1,467	880	850	1,011	981	1,730	956	924	1,881	1,187	1,155	1,418	1,386	2,342
64	1,645	1,589	1,397	1,349	648	617	563	542	1,105	664	643	766	745	1,308	767	738	1,506	898	870	1,030	1,001	1,768	994	961	1,955	1,225	1,192	1,456	1,422	2,417
65+	2,132	2,059	1,808	1,746	835	795	724	697	1,422	849	821	974	946	1,672	990	952	1,943	1,153	1,116	1,316	1,279	2,269	1,286	1,242	2,528	1,577	1,534	1,870	1,827	3,113

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 2.9

Rating Region 9

Imperial and San Luis Obispo Counties

Percentage Change

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	0%	0%	0%	0%	0%	0%	0%	0%	0%	25%	25%	22%	22%	0%
1-4	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	0%
5-18	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	0%
19	3%	-3%	3%	-3%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	0%
20	3%	-3%	3%	-3%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	0%
21	3%	-3%	3%	-3%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	0%
22	3%	-3%	3%	-3%	0%	0%	0%	0%	0%	0%	0%	-1%	-1%	0%
23	3%	-3%	3%	-3%	0%	0%	0%	-1%	-1%	0%	-1%	-1%	-1%	-1%
24	3%	-3%	3%	-3%	0%	0%	0%	-1%	-1%	0%	-1%	-1%	-1%	-1%
25	3%	-3%	3%	-3%	0%	0%	1%	-2%	-1%	2%	0%	1%	0%	0%
26	3%	-3%	3%	-3%	0%	0%	1%	-1%	0%	2%	0%	1%	0%	0%
27	3%	-3%	3%	-3%	0%	0%	1%	-2%	0%	2%	0%	1%	0%	-1%
28	3%	-3%	2%	-3%	0%	0%	2%	-2%	0%	2%	0%	1%	-1%	0%
29	2%	-3%	3%	-3%	0%	0%	2%	-3%	0%	2%	0%	1%	0%	0%
30	2%	-3%	2%	-3%	0%	0%	2%	-3%	0%	2%	0%	1%	0%	0%
31	2%	-3%	2%	-3%	0%	0%	3%	-2%	0%	2%	0%	1%	0%	0%
32	2%	-3%	2%	-3%	0%	0%	2%	-2%	0%	2%	0%	1%	0%	0%
33	2%	-3%	2%	-3%	0%	0%	2%	-2%	0%	2%	0%	1%	0%	0%
34	2%	-3%	2%	-3%	0%	0%	2%	-2%	0%	4%	2%	3%	1%	1%
35	3%	-3%	3%	-3%	0%	0%	3%	-3%	0%	3%	0%	2%	-1%	0%
36	3%	-3%	3%	-3%	0%	-1%	3%	-3%	0%	3%	0%	2%	-1%	0%
37	2%	-3%	3%	-3%	1%	-2%	3%	-3%	0%	3%	0%	2%	-1%	0%
38	3%	-3%	3%	-3%	0%	0%	3%	-3%	0%	5%	1%	3%	1%	1%
39	3%	-3%	3%	-3%	0%	0%	3%	-3%	0%	5%	0%	3%	0%	0%
40	4%	-5%	4%	-5%	0%	0%	3%	-4%	-1%	3%	-2%	2%	-1%	-1%
41	4%	-5%	4%	-5%	0%	0%	4%	-4%	0%	2%	-3%	2%	-2%	0%
42	4%	-5%	4%	-5%	0%	0%	3%	-4%	-1%	2%	-2%	1%	-2%	-1%
43	4%	-5%	4%	-5%	0%	0%	4%	-4%	0%	2%	-2%	2%	-2%	0%
44	4%	-5%	4%	-5%	2%	-2%	4%	-4%	0%	2%	-2%	2%	-2%	0%
45	4%	-5%	4%	-5%	3%	-4%	4%	-4%	0%	2%	-2%	2%	-2%	0%
46	4%	-5%	4%	-5%	4%	-5%	3%	-4%	-1%	2%	-3%	1%	-3%	-1%
47	4%	-5%	4%	-5%	5%	-5%	3%	-4%	-1%	1%	-2%	1%	-2%	-1%
48	4%	-5%	4%	-5%	5%	-6%	2%	-2%	0%	1%	-2%	1%	-1%	0%
49	5%	-5%	5%	-5%	6%	-6%	1%	-1%	0%	0%	-1%	0%	-1%	0%
50	3%	-4%	3%	-4%	6%	-6%	0%	0%	0%	0%	0%	0%	0%	0%
51	2%	-3%	2%	-3%	5%	-6%	-1%	1%	0%	-1%	1%	-1%	1%	0%
52	2%	-3%	2%	-3%	5%	-6%	-2%	2%	0%	-2%	2%	-1%	1%	0%
53	2%	-3%	2%	-3%	5%	-5%	-3%	3%	0%	-2%	2%	-2%	2%	0%
54	2%	-3%	2%	-3%	4%	-4%	-3%	4%	0%	-2%	3%	-2%	2%	0%
55	1%	-1%	1%	-1%	2%	-2%	-3%	4%	0%	-2%	3%	-2%	2%	0%
56	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-3%	3%	-2%	2%	0%
57	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-2%	3%	-2%	2%	0%
58	1%	-1%	1%	-1%	-2%	3%	-3%	4%	0%	-2%	3%	-2%	2%	0%
59	1%	-1%	1%	-1%	-2%	3%	-3%	3%	0%	-2%	2%	-2%	2%	0%
60	0%	1%	0%	1%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%
61	-2%	2%	-2%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%
62	-2%	2%	-1%	2%	-2%	3%	-2%	3%	0%	-2%	2%	-2%	2%	0%
63	-2%	2%	-1%	2%	-2%	3%	-2%	2%	0%	-2%	2%	-1%	2%	0%
64	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-1%	2%	-1%	1%	0%
65+	-2%	2%	-2%	2%	-2%	3%	-2%	2%	0%	-1%	2%	-1%	1%	0%

	Optimum Advantage HSA 2,500								BalanceNet							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	0%	0%	0%	26%	26%	24%	24%	0%	0%	0%	0%	21%	-15%	31%	0%	0%
1-4	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-9%	-36%	31%	0%	0%
5-18	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-9%	-36%	31%	0%	0%
19	0%	0%	0%	0%	0%	0%	0%	0%	94%	0%	0%	43%	0%	31%	0%	0%
20	0%	0%	0%	0%	0%	0%	0%	0%	94%	0%	0%	43%	0%	31%	0%	0%
21	0%	0%	0%	0%	0%	0%	0%	0%	94%	0%	0%	43%	0%	31%	0%	0%
22	0%	0%	0%	0%	0%	0%	0%	0%	94%	0%	0%	43%	0%	31%	0%	0%
23	0%	-1%	-1%	0%	-1%	0%	0%	-1%	94%	0%	0%	43%	0%	31%	0%	0%
24	0%	-1%	-1%	0%	-1%	0%	0%	-1%	94%	0%	0%	43%	0%	31%	0%	0%
25	1%	-1%	0%	2%	1%	1%	0%	1%	94%	0%	0%	43%	0%	31%	0%	0%
26	1%	-1%	-1%	2%	1%	1%	0%	0%	94%	0%	0%	43%	0%	31%	0%	0%
27	1%	-2%	0%	2%	1%	1%	0%	0%	94%	0%	0%	43%	0%	31%	0%	0%
28	2%	-2%	0%	1%	-1%	1%	-1%	0%	90%	0%	0%	43%	0%	31%	0%	0%
29	2%	-3%	-1%	3%	1%	2%	0%	1%	86%	0%	0%	42%	0%	31%	0%	0%
30	2%	-3%	-1%	2%	0%	2%	0%	0%	83%	0%	0%	42%	0%	31%	0%	0%
31	3%	-3%	0%	3%	0%	2%	0%	0%	79%	0%	0%	42%	0%	31%	0%	0%
32	2%	-2%	0%	3%	0%	2%	0%	1%	75%	0%	0%	42%	0%	31%	0%	0%
33	3%	-3%	-1%	3%	0%	2%	0%	0%	71%	0%	0%	42%	0%	31%	0%	0%
34	2%	-2%	-1%	4%	1%	3%	1%	1%	66%	0%	0%	42%	0%	31%	0%	0%
35	4%	-5%	-1%	3%	-1%	2%	-1%	0%	61%	0%	0%	42%	0%	31%	0%	0%
36	3%	-4%	-1%	3%	-1%	2%	-1%	0%	57%	0%	0%	42%	0%	31%	0%	0%
37	2%	-2%	0%	3%	0%	2%	0%	1%	53%	0%	0%	42%	0%	31%	0%	0%
38	3%	-4%	-1%	5%	1%	3%	0%	1%	49%	0%	0%	41%	0%	30%	0%	0%
39	4%	-4%	0%	5%	1%	3%	0%	0%	44%	0%	0%	41%	0%	30%	0%	0%
40	4%	-4%	0%	3%	-2%	2%	-1%	0%	41%	0%	0%	41%	0%	30%	0%	0%
41	4%	-4%	0%	3%	-2%	2%	-2%	0%	40%	0%	0%	41%	0%	30%	0%	0%
42	4%	-4%	0%	3%	-2%	2%	-2%	0%	39%	0%	0%	41%	0%	30%	0%	0%
43	4%	-4%	0%	3%	-2%	2%	-2%	0%	40%	0%	0%	41%	0%	30%	0%	0%
44	4%	-4%	0%	3%	-2%	2%	-2%	0%	40%	0%	0%	41%	0%	30%	0%	0%
45	4%	-4%	0%	3%	-2%	2%	-2%	0%	18%	-16%	0%	41%	0%	30%	0%	0%
46	4%	-4%	-1%	2%	-3%	2%	-2%	-1%	18%	-16%	0%	41%	0%	30%	0%	0%
47	3%	-3%	0%	2%	-2%	1%	-2%	0%	16%	-15%	0%	37%	0%	28%	0%	0%
48	2%	-2%	-1%	1%	-2%	1%	-1%	0%	13%	-13%	0%	33%	0%	24%	0%	0%
49	1%	-1%	0%	0%	-1%	0%	-1%	0%	11%	-11%	0%	29%	0%	22%	0%	0%
50	0%	0%	0%	0%	0%	0%	0%	0%	9%	-10%	0%	26%	0%	19%	0%	0%
51	-1%	2%	0%	-1%	1%	-1%	1%	0%	7%	-8%	0%	22%	0%	17%	0%	0%
52	-2%	2%	0%	-2%	2%	-1%	1%	0%	6%	-6%	0%	18%	0%	14%	0%	0%
53	-3%	3%	0%	-2%	2%	-2%	2%	0%	2%	-2%	0%	12%	0%	9%	0%	0%
54	-3%	4%	0%	-2%	3%	-2%	2%	0%	2%	-3%	0%	6%	0%	5%	0%	0%
55	-3%	4%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	1%	0%	1%	0%	0%
56	-3%	4%	0%	-3%	3%	-2%	2%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
57	-3%	4%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
58	-3%	4%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
59	-3%	3%	0%	-2%	3%	-2%	2%	0%	1%	-1%	0%	1%	-1%	0%	-1%	0%
60	-3%	3%	0%	-2%	3%	-2%	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%
61	-2%	3%	0%	-2%	2%	-2%	2%	0%	-1%	2%	0%	-1%	2%	-1%	1%	0%
62	-2%	3%	0%	-2%	2%	-2%	2%	0%	-2%	2%	0%	-1%	2%	-1%	1%	0%
63	-2%	2%	0%	-2%	2%	-1%	2%	0%	-1%	2%	0%	-1%	1%	-1%	1%	0%
64	-2%	2%	0%	-1%	2%	-1%	1%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%
65+	-2%	2%	0%	-1%	2%	-1%	1%	0%	-2%	2%	0%	-1%	1%	-1%	1%	0%

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 3.1

Rating Region 1

Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	233	207	110	105	210	210	289	289	140	280	280	388	388	219	439	439	635	784
1-4	142	128	65	72	144	169	229	289	95	190	224	306	388	135	271	333	635	784
5-18	135	121	58	64	128	161	229	289	87	174	216	306	388	128	257	326	635	784
19	150	134	78	60	120	157	229	289	82	164	211	306	388	302	451	500	635	784
20	150	134	78	60	120	157	229	289	82	164	211	306	388	302	451	500	635	784
21	150	134	78	60	120	157	229	289	82	164	211	306	388	302	451	500	635	784
22	150	134	78	60	120	157	229	289	82	164	211	306	388	302	451	500	635	784
23	150	134	78	61	122	157	229	290	83	166	211	306	389	302	451	500	635	784
24	150	134	78	61	122	157	229	290	83	166	211	306	389	302	451	500	635	784
25	151	135	79	63	126	163	235	298	85	170	218	313	398	303	453	507	642	792
26	151	135	79	65	130	163	235	298	88	176	218	313	398	303	453	507	642	792
27	151	135	81	65	130	163	235	298	88	176	218	313	398	303	453	507	642	792
28	159	141	83	66	132	163	235	298	90	180	218	313	401	303	458	507	642	792
29	165	148	85	68	136	166	238	306	92	184	222	317	409	303	461	507	642	796
30	173	154	85	73	146	168	240	313	99	198	226	321	420	303	463	507	642	796
31	180	160	85	76	152	169	241	317	104	208	229	324	428	303	468	507	642	796
32	188	166	86	77	154	169	241	317	104	208	229	324	428	303	470	507	642	796
33	192	169	89	78	156	169	241	317	106	212	229	324	428	303	475	507	642	796
34	197	174	90	81	162	171	243	324	110	220	231	326	436	303	481	507	642	799
35	202	179	91	85	170	171	243	325	115	230	231	326	437	304	487	507	642	799
36	207	184	91	87	174	171	243	327	118	236	231	326	440	304	493	507	642	799
37	211	187	93	91	182	171	243	333	123	246	231	326	447	304	499	507	642	799
38	228	201	99	94	188	174	246	340	129	258	237	332	461	304	504	507	642	799
39	247	215	111	98	196	174	246	341	133	266	237	332	461	304	510	507	642	799
40	271	234	126	109	218	177	249	358	146	292	238	333	479	306	520	507	642	799
41	290	249	134	113	226	181	253	366	152	304	244	339	491	306	521	507	642	799
42	308	262	135	116	232	183	255	371	157	314	248	343	500	306	524	507	642	799
43	324	277	135	122	244	189	261	383	164	328	255	350	514	308	527	507	642	799
44	341	291	138	127	254	192	264	391	173	346	261	356	529	309	529	507	642	799
45	361	306	142	139	278	203	275	414	188	376	275	370	558	264	538	507	642	801
46	377	320	143	149	298	213	285	434	203	406	290	385	588	266	541	507	642	804
47	393	334	148	156	312	220	292	448	212	424	299	394	606	272	553	507	642	816
48	415	350	158	181	362	245	317	498	246	492	333	428	674	279	565	507	642	828
49	438	368	169	204	408	268	340	544	278	556	365	460	738	287	580	507	642	843
50	460	384	188	238	476	302	374	612	321	642	408	503	824	301	609	507	642	872
51	477	397	198	247	494	311	383	630	334	668	421	516	850	309	624	507	642	887
52	505	418	207	262	524	326	398	660	354	708	441	536	890	316	636	507	642	899
53	531	438	212	278	556	342	414	692	376	752	463	558	934	330	661	507	642	924
54	580	476	217	294	588	358	430	724	399	798	486	581	980	354	710	507	642	973
55	615	503	218	305	610	369	441	746	414	828	501	596	1,010	369	739	507	642	1,002
56	648	530	229	322	644	386	458	780	439	878	526	621	1,060	392	786	520	655	1,049
57	694	566	259	341	682	405	477	818	465	930	552	647	1,112	416	833	544	679	1,096
58	728	597	297	361	722	425	497	858	492	984	579	674	1,166	439	878	567	702	1,141
59	762	629	339	382	764	446	518	900	522	1,044	609	704	1,226	459	918	587	722	1,181
60	787	655	384	436	872	500	572	1,008	596	1,192	683	778	1,374	476	951	604	739	1,214
61	810	679	420	456	912	520	592	1,048	625	1,250	712	807	1,432	492	982	620	755	1,245
62	844	710	439	475	950	539	611	1,086	649	1,298	736	831	1,480	512	1,023	640	775	1,286
63	878	742	445	491	982	555	627	1,118	671	1,342	758	853	1,524	533	1,065	661	796	1,328
64	911	773	449	504	1,008	568	640	1,144	690	1,380	777	872	1,562	555	1,109	683	818	1,372
65+	1,184	1,005	584	655	1,310	738	832	1,487	897	1,794	1,010	1,134	2,031	722	1,442	888	1,063	1,784

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 3.1

Rating Region 1

Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	221	221	195	195	98	98	88	88	176	137	137	194	194	250	121	121	242	190	190	269	269	348	197	197	395	323	475	441	593	739
1-4	130	130	116	116	53	53	56	56	113	137	137	194	194	250	78	78	157	190	190	269	269	348	117	117	235	323	475	441	593	739
5-18	130	130	116	116	53	53	56	56	113	137	137	194	194	250	78	78	157	190	190	269	269	348	117	117	235	323	475	441	593	739
19	141	151	126	134	74	74	56	56	113	137	137	194	194	250	78	78	157	190	190	269	269	348	145	298	443	323	475	441	593	739
20	141	151	126	134	74	74	56	56	113	137	137	194	194	250	78	78	157	190	190	269	269	348	145	298	443	323	475	441	593	739
21	141	151	126	134	74	74	56	56	113	137	137	194	194	250	78	78	157	190	190	269	269	348	145	298	443	323	475	441	593	739
22	141	151	126	134	74	74	56	56	113	137	137	194	194	250	78	78	157	190	190	269	269	348	145	298	443	323	475	441	593	739
23	141	151	126	134	74	74	56	58	115	137	138	194	195	252	78	80	159	190	191	269	270	349	145	298	443	323	475	441	593	739
24	141	151	126	134	74	74	56	58	115	137	138	194	195	252	78	80	159	190	191	269	270	349	145	298	443	323	475	441	593	739
25	141	151	126	134	74	74	58	59	117	138	139	195	196	254	80	81	161	191	192	270	271	351	145	298	443	323	475	441	593	739
26	141	151	126	134	74	74	59	61	120	138	140	195	197	256	81	85	166	191	194	270	272	355	145	298	443	323	475	441	593	739
27	141	151	126	134	76	76	59	61	120	138	140	195	197	256	81	85	166	191	194	270	272	355	145	298	443	323	475	441	593	739
28	150	159	132	141	78	78	60	63	124	139	142	196	199	260	83	87	171	192	196	271	275	359	150	298	448	323	475	441	593	739
29	155	166	139	148	80	80	61	65	126	140	144	197	201	262	85	90	175	194	199	272	277	363	153	298	451	326	475	444	593	742
30	164	173	145	153	80	80	66	69	135	144	147	201	204	270	91	96	187	197	202	276	281	373	155	298	453	326	475	444	593	742
31	171	180	152	159	80	80	68	73	141	144	148	201	205	274	95	101	196	199	205	277	284	379	160	298	458	326	475	444	593	742
32	179	188	157	166	81	81	69	73	142	144	148	201	205	274	96	101	197	199	205	277	284	379	162	298	460	326	475	444	593	742
33	182	193	160	169	84	84	70	75	146	144	148	201	205	276	97	103	201	199	205	277	284	381	167	298	465	326	475	444	593	742
34	187	198	165	174	85	85	73	77	151	144	148	201	205	278	101	107	209	199	205	277	284	385	173	298	471	326	475	444	593	742
35	191	203	168	180	85	85	76	82	159	144	149	201	206	283	106	113	220	200	207	279	286	393	177	298	475	326	475	444	593	742
36	195	208	173	184	85	86	79	84	163	145	151	202	207	287	108	117	226	200	209	279	287	396	183	298	481	326	475	444	593	742
37	200	212	176	187	85	90	82	88	170	147	153	204	210	292	113	121	235	204	211	282	290	404	189	298	487	326	475	444	593	742
38	216	230	189	202	93	93	85	92	178	148	155	205	212	298	118	128	247	206	216	285	295	414	194	298	492	328	475	445	593	743
39	235	249	203	216	105	105	89	96	185	149	156	206	213	303	123	132	256	206	216	285	295	418	200	298	498	328	475	445	593	743
40	251	277	216	239	118	118	96	104	201	154	162	211	219	316	132	143	276	214	225	292	304	436	206	298	504	329	475	447	593	745
41	269	297	230	254	126	126	99	109	209	158	167	214	224	324	137	150	287	217	230	296	309	446	207	298	505	329	475	447	593	745
42	287	316	243	268	127	127	103	112	216	161	170	218	227	331	142	155	297	222	235	301	314	456	210	298	508	330	475	448	593	746
43	302	334	257	283	127	127	108	118	226	166	176	223	233	341	148	164	313	229	244	307	323	472	211	300	511	330	475	448	593	748
44	318	351	270	298	127	134	113	125	239	170	182	227	239	353	157	172	330	236	251	315	330	488	212	301	513	331	475	449	593	750
45	335	370	283	312	127	137	124	135	260	181	192	238	249	374	171	187	359	250	266	329	345	517	214	303	518	332	475	450	593	753
46	351	386	296	326	127	141	134	146	281	191	203	248	260	395	186	201	388	265	280	344	359	545	215	305	521	333	475	451	593	757
47	366	404	310	342	131	147	141	152	293	198	209	255	266	407	195	210	405	274	289	353	368	563	225	308	533	343	475	461	593	769
48	387	427	325	359	140	157	167	175	342	224	232	281	289	456	231	242	474	310	321	389	400	632	236	309	545	354	475	472	593	781
49	409	451	342	377	150	169	192	196	389	249	253	306	310	503	266	271	538	345	350	424	429	696	249	311	560	366	475	484	593	796
50	427	458	353	380	160	181	219	218	438	276	275	333	332	551	302	301	604	381	380	460	459	762	257	313	571	375	475	493	593	807
51	448	471	369	389	169	192	231	224	455	288	281	345	338	569	319	309	628	398	388	477	466	786	270	315	586	388	475	505	593	821
52	475	499	390	410	177	201	248	237	485	305	293	362	350	599	343	326	669	421	405	500	484	827	281	316	598	399	475	517	593	834
53	501	526	410	430	184	205	266	250	517	323	307	379	364	630	366	346	713	445	425	524	504	871	304	319	623	422	475	540	593	859
54	548	576	447	469	190	207	284	264	549	341	321	398	378	663	393	365	758	472	444	550	523	916	328	344	672	445	475	563	593	908
55	595	605	484	492	200	207	298	277	576	355	334	412	391	690	411	383	795	490	461	569	540	952	351	358	709	469	475	587	593	945
56	628	639	510	520	219	207	317	293	611	374	350	431	407	725	438	405	843	517	484	595	563	1,001	374	381	756	492	499	610	617	991
57	673	686	546	556	250	237	335	312	648	392	369	449	426	762	463	431	895	542	510	620	589	1,052	398	405	803	515	523	633	641	1,039
58	707	720	577	588	289	274	355	332	687	412	389	469	446	801	490	459	950	569	538	648	617	1,108	420	428	848	538	545	656	663	1,084
59	741	754	609	621	332	315	376	354	730	433	411	490	468	844	519	489	1,009	598	568	677	647	1,166	440	448	888	558	566	676	683	1,124
60	774	767	642	636	376	358	431	406	837	488	463	544	520	951	594	562	1,156	673	641	752	719	1,314	461	458	919	579	576	697	693	1,155
61	807	779	673	650	413	392	450	428	879	507	485	564	542	993	622	592	1,214	701	671	779	749	1,372	483	467	950	601	584	719	702	1,186
62	841	812	705	680	433	411	468	447	915	525	504	582	561	1,029	646	617	1,263	724	696	803	774	1,421	504	487	991	622	604	740	722	1,227
63	875	845	737	712	439	417	484	463	948	541	520	598	577	1,062	668	639	1,308	747	718	826	797	1,466	525	507	1,033	643	624	761	742	1,268
64	909	877	768	743	443	421	497	477	974	554	534	611	591	1,088	687	659	1,347	766	738	845	817	1,504	548	529	1,077	666	647	783	765	1,313
65+	1,182	1,141	999	965	577	548	646	620	1,266	720	694	794	769	1,415	893	857	1,751	996	960	1,099	1,062	1,956	712	688	1,401	866	841	1,019	994	1,708

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 3.1

Rating Region 1

Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

Percentage Change

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	5%	5%	6%	6%	12%	12%	19%	19%	19%	53%	53%	49%	49%	16%	16%	16%	16%	47%	47%	44%	44%	11%	11%	11%	11%	36%	-8%	44%	7%	6%
1-4	9%	9%	10%	10%	23%	23%	29%	29%	27%	23%	23%	18%	18%	16%	22%	22%	21%	18%	18%	14%	14%	11%	15%	15%	15%	3%	-30%	44%	7%	6%
5-18	4%	4%	4%	4%	9%	9%	14%	14%	13%	18%	18%	18%	18%	16%	12%	12%	11%	14%	14%	14%	14%	11%	9%	9%	9%	1%	-31%	44%	7%	6%
19	6%	-1%	6%	0%	5%	5%	7%	7%	6%	15%	15%	18%	18%	16%	5%	5%	4%	11%	11%	14%	14%	11%	108%	1%	2%	55%	5%	44%	7%	6%
20	6%	-1%	6%	0%	5%	5%	7%	7%	6%	15%	15%	18%	18%	16%	5%	5%	4%	11%	11%	14%	14%	11%	108%	1%	2%	55%	5%	44%	7%	6%
21	6%	-1%	6%	0%	5%	5%	7%	7%	6%	15%	15%	18%	18%	16%	5%	5%	4%	11%	11%	14%	14%	11%	108%	1%	2%	55%	5%	44%	7%	6%
22	6%	-1%	6%	0%	5%	5%	7%	7%	6%	15%	15%	18%	18%	16%	5%	5%	4%	11%	11%	14%	14%	11%	108%	1%	2%	55%	5%	44%	7%	6%
23	6%	-1%	6%	0%	5%	5%	9%	5%	6%	15%	14%	18%	17%	15%	6%	4%	4%	11%	10%	14%	13%	11%	108%	1%	2%	55%	5%	44%	7%	6%
24	6%	-1%	6%	0%	5%	5%	9%	5%	6%	15%	14%	18%	17%	15%	6%	4%	4%	11%	10%	14%	13%	11%	108%	1%	2%	55%	5%	44%	7%	6%
25	7%	0%	7%	1%	7%	7%	9%	7%	8%	18%	17%	21%	20%	17%	6%	5%	6%	14%	14%	16%	15%	13%	109%	2%	2%	57%	7%	46%	8%	7%
26	7%	0%	7%	1%	7%	7%	10%	7%	8%	18%	16%	21%	19%	16%	9%	4%	6%	14%	12%	16%	15%	12%	109%	2%	2%	57%	7%	46%	8%	7%
27	7%	0%	7%	1%	7%	7%	10%	7%	8%	18%	16%	21%	19%	16%	9%	4%	6%	14%	12%	16%	15%	12%	109%	2%	2%	57%	7%	46%	8%	7%
28	6%	0%	7%	0%	6%	6%	10%	5%	6%	17%	15%	20%	18%	15%	8%	3%	5%	14%	11%	15%	14%	12%	102%	2%	2%	57%	7%	46%	8%	7%
29	6%	-1%	6%	0%	6%	6%	11%	5%	8%	19%	15%	21%	18%	17%	8%	2%	5%	14%	12%	17%	14%	13%	98%	2%	2%	56%	7%	45%	8%	7%
30	5%	0%	6%	1%	6%	6%	11%	6%	8%	17%	14%	19%	18%	16%	9%	3%	6%	15%	12%	16%	14%	13%	95%	2%	2%	56%	7%	45%	8%	7%
31	5%	0%	5%	1%	6%	6%	12%	4%	8%	17%	14%	20%	18%	16%	9%	3%	6%	15%	12%	17%	14%	13%	89%	2%	2%	56%	7%	45%	8%	7%
32	5%	0%	6%	0%	6%	6%	12%	5%	8%	17%	14%	20%	18%	16%	8%	3%	6%	15%	12%	17%	14%	13%	87%	2%	2%	56%	7%	45%	8%	7%
33	5%	-1%	6%	0%	6%	6%	11%	4%	7%	17%	14%	20%	18%	15%	9%	3%	5%	15%	12%	17%	14%	12%	81%	2%	2%	56%	7%	45%	8%	7%
34	5%	-1%	5%	0%	6%	6%	11%	5%	7%	19%	16%	21%	19%	17%	9%	3%	5%	16%	13%	18%	15%	13%	75%	2%	2%	56%	7%	45%	8%	8%
35	6%	0%	7%	-1%	7%	7%	12%	4%	7%	19%	15%	21%	18%	15%	8%	2%	5%	16%	12%	17%	14%	11%	72%	2%	3%	56%	7%	45%	8%	8%
36	6%	0%	6%	0%	7%	6%	10%	4%	7%	18%	13%	20%	17%	14%	9%	1%	4%	16%	11%	17%	14%	11%	66%	2%	2%	56%	7%	45%	8%	8%
37	5%	0%	6%	0%	9%	3%	11%	3%	7%	16%	12%	19%	16%	14%	9%	2%	5%	13%	9%	16%	12%	11%	61%	2%	2%	56%	7%	45%	8%	8%
38	6%	-1%	6%	0%	6%	6%	11%	2%	6%	18%	12%	20%	16%	14%	9%	1%	4%	15%	10%	16%	13%	11%	57%	2%	2%	55%	7%	44%	8%	8%
39	5%	-1%	6%	0%	6%	6%	10%	2%	6%	17%	12%	19%	15%	13%	8%	1%	4%	15%	10%	16%	13%	10%	52%	2%	2%	55%	7%	44%	8%	8%
40	8%	-2%	8%	-2%	7%	7%	14%	5%	8%	15%	9%	18%	14%	13%	11%	2%	6%	11%	6%	14%	10%	10%	49%	3%	3%	54%	7%	44%	8%	7%
41	8%	-2%	8%	-2%	6%	6%	14%	4%	8%	15%	8%	18%	13%	13%	11%	1%	6%	12%	6%	15%	10%	10%	48%	3%	3%	54%	7%	44%	8%	7%
42	7%	-3%	8%	-2%	6%	6%	13%	4%	7%	14%	8%	17%	12%	12%	11%	1%	6%	12%	6%	14%	9%	10%	46%	3%	3%	54%	7%	43%	8%	7%
43	7%	-3%	8%	-2%	6%	6%	13%	3%	8%	14%	7%	17%	12%	12%	11%	0%	5%	11%	5%	14%	8%	9%	46%	3%	3%	54%	7%	43%	8%	7%
44	7%	-3%	8%	-2%	9%	3%	12%	2%	6%	13%	5%	16%	10%	11%	10%	1%	5%	11%	4%	13%	8%	8%	46%	3%	3%	53%	7%	43%	8%	7%
45	8%	-2%	8%	-2%	12%	4%	12%	3%	7%	12%	6%	16%	10%	11%	10%	1%	5%	10%	3%	12%	7%	8%	23%	-13%	4%	53%	7%	43%	8%	6%
46	7%	-2%	8%	-2%	13%	1%	11%	2%	6%	12%	5%	15%	10%	10%	9%	1%	5%	9%	4%	12%	7%	8%	24%	-13%	4%	52%	7%	42%	8%	6%
47	7%	-3%	8%	-2%	13%	1%	11%	3%	6%	11%	5%	15%	10%	10%	9%	1%	5%	9%	3%	12%	7%	8%	21%	-12%	4%	48%	7%	39%	8%	6%
48	7%	-3%	8%	-3%	13%	1%	8%	3%	6%	9%	6%	13%	10%	9%	6%	2%	4%	7%	4%	10%	7%	7%	18%	-10%	4%	43%	7%	36%	8%	6%
49	7%	-3%	8%	-2%	13%	0%	6%	4%	5%	8%	6%	11%	10%	8%	5%	3%	3%	6%	4%	8%	7%	6%	15%	-8%	4%	39%	7%	33%	8%	6%
50	8%	0%	9%	1%	18%	4%	9%	9%	9%	9%	10%	12%	13%	11%	6%	7%	6%	7%	7%	9%	10%	8%	17%	-4%	7%	35%	7%	30%	8%	8%
51	6%	1%	8%	2%	17%	3%	7%	10%	9%	8%	11%	11%	13%	11%	5%	8%	6%	6%	9%	8%	11%	8%	14%	-2%	6%	31%	7%	27%	8%	8%
52	6%	1%	7%	2%	17%	3%	6%	11%	8%	7%	11%	10%	14%	10%	3%	9%	6%	5%	9%	7%	11%	8%	12%	0%	6%	27%	7%	24%	8%	8%
53	6%	1%	7%	2%	15%	3%	5%	11%	8%	6%	11%	9%	14%	10%	3%	9%	5%	4%	9%	6%	11%	7%	9%	3%	6%	20%	7%	19%	8%	8%
54	6%	1%	6%	1%	14%	5%	4%	11%	7%	5%	12%	8%	14%	9%	2%	9%	5%	3%	9%	6%	11%	7%	8%	3%	6%	14%	7%	14%	8%	7%
55	3%	2%	4%	2%	9%	5%	2%	10%	6%	4%	10%	7%	13%	8%	1%	8%	4%	2%	9%	5%	10%	6%	5%	3%	4%	8%	7%	9%	8%	6%
56	3%	1%	4%	2%	5%	11%	2%	10%	5%	3%	10%	6%	13%	8%	0%	8%	4%	2%	9%	4%	10%	6%	5%	3%	4%	6%	4%	7%	6%	6%
57	3%	1%	4%	2%	4%	9%	2%	9%	5%	3%	10%	6%	12%	7%	0%	8%	4%	2%	8%	4%	10%	6%	5%	3%	4%	6%	4%	7%	6%	5%
58	3%	1%	3%	2%	3%	8%	2%	9%	5%	3%	9%	6%	11%	7%	0%	7%	4%	2%	8%	4%	9%	5%	5%	3%	4%	5%	4%	7%	6%	5%
59	3%	1%	3%	1%	2%	8%	2%	8%	5%	3%	9%	6%	11%	7%	1%	7%	3%	2%	7%	4%	9%	5%	4%	2%	3%	5%	4%	7%	6%	5%
60	2%	3%	2%	3%	2%	7%	1%	7%	4%	2%	8%	5%	10%	6%	0%	6%	3%	1%	7%	3%	8%	5%	3%	4%	3%	4%	5%	6%	7%	5%
61	0%	4%	1%	4%	2%	7%	1%	7%	4%	3%	7%	5%	9%	6%	0%	6%	3%	2%	6%	4%	8%	4%	2%	5%	3%	3%	6%	5%	8%	5%
62	0%	4%	1%	4%	1%	7%	1%	6%	4%	3%	7%	5%	9%	6%	0%	5%	3%	2%	6%	3%	7%	4%	2%	5%	3%	3%	6%	5%	7%	5%
63	0%	4%	1%	4%	1%	7%	1%	6%	4%	3%	7%	5%	9%	5%	0%	5%	3%	1%	6%	3%	7%	4%	2%	5%	3%	3%	6%	5%	7%	5%
64	0%	4%	1%	4%	1%	7%	1%	6%	3%	3%	6%	5%	8%	5%	0%	5%	2%	1%	5%	3%	7%	4%	1%	5%	3%	3%	6%	4%	7%	4%
65+	0%	4%	1%	4%	1%	7%	1%	6%	3%	2%	6%	5%	8%	5%	0%	5%	2%	1%	5%	3%	7%	4%	1%	5%	3%	3%	6%	4%	7%	4%

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 3.2

Rating Region 2

Los Angeles County except those Zip Codes in Region 1

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	266	238	142	130	260	260	327	327	174	348	348	480	480	250	501	501	721	891
1-4	167	150	80	78	156	195	261	327	116	232	276	378	480	153	307	379	721	891
5-18	160	143	73	70	140	187	261	327	108	216	268	378	480	146	293	372	721	891
19	177	158	101	66	132	183	261	327	102	204	262	378	480	342	512	568	721	891
20	177	158	101	66	132	183	261	327	102	204	262	378	480	342	512	568	721	891
21	177	158	101	66	132	183	261	327	102	204	262	378	480	342	512	568	721	891
22	177	158	101	66	132	183	261	327	102	204	262	378	480	342	512	568	721	891
23	177	158	101	66	132	183	261	327	103	206	262	378	481	342	512	568	721	891
24	177	158	101	66	132	183	261	327	103	206	262	378	481	342	512	568	721	891
25	178	159	102	69	138	189	267	336	106	212	271	387	493	343	514	576	729	900
26	178	159	102	71	142	189	267	336	108	216	271	387	493	343	514	576	729	900
27	178	159	105	71	142	189	267	336	109	218	271	387	493	343	514	576	729	900
28	188	168	108	72	144	189	267	336	110	220	271	387	493	343	519	576	729	900
29	196	175	109	73	146	190	268	341	112	224	273	389	501	343	522	576	729	903
30	205	182	109	83	166	197	275	358	116	232	274	390	506	343	525	576	729	903
31	213	189	109	91	182	202	280	371	127	254	282	398	525	343	530	576	729	903
32	223	198	111	98	196	206	284	382	137	274	288	404	541	343	533	576	729	903
33	229	203	115	101	202	206	284	385	142	284	290	406	548	343	539	576	729	903
34	235	208	117	104	208	210	288	392	144	288	294	410	554	343	545	576	729	907
35	243	214	118	115	230	211	289	404	157	314	295	411	568	344	553	576	729	907
36	249	219	118	119	238	212	290	409	161	322	296	412	573	344	559	576	729	907
37	255	224	120	123	246	213	291	414	168	336	300	416	584	344	564	576	729	907
38	275	240	128	128	256	219	297	425	175	350	309	425	600	344	571	576	729	907
39	296	257	145	134	268	219	297	427	182	364	309	425	602	344	579	576	729	907
40	325	281	162	144	288	219	297	441	196	392	310	426	622	346	589	576	729	907
41	346	298	172	148	296	223	301	449	202	404	315	431	633	346	590	576	729	907
42	367	316	173	155	310	229	307	462	211	422	324	440	651	346	592	576	729	907
43	387	331	173	162	324	236	314	476	221	442	333	449	670	348	595	576	729	907
44	407	347	178	171	342	242	320	491	234	468	344	460	694	351	599	576	729	907
45	428	365	182	179	358	249	327	506	243	486	351	467	710	298	607	576	729	907
46	450	381	184	185	370	255	333	518	251	502	359	475	726	300	610	576	729	909
47	469	397	190	197	394	267	345	542	268	536	376	492	760	306	622	576	729	921
48	497	417	201	219	438	289	367	586	298	596	406	522	820	315	640	576	729	939
49	524	436	216	239	478	309	387	626	327	654	435	551	878	324	657	576	729	956
50	553	460	239	269	538	339	417	686	365	730	473	589	954	341	689	576	729	988
51	573	475	253	279	558	349	427	706	379	758	487	603	982	350	706	576	729	1,005
52	600	494	264	297	594	367	445	742	404	808	512	628	1,032	358	721	576	729	1,020
53	660	542	271	316	632	386	464	780	430	860	538	654	1,084	375	751	576	729	1,050
54	720	591	275	335	670	405	483	818	456	912	564	680	1,136	402	806	576	729	1,105
55	765	624	279	342	684	412	490	832	467	934	575	691	1,158	420	840	576	729	1,139
56	824	671	293	362	724	432	510	872	494	988	602	718	1,212	446	894	592	745	1,193
57	883	719	332	382	764	452	530	912	522	1,044	630	746	1,268	472	946	618	771	1,245
58	926	760	380	406	812	476	554	960	554	1,108	662	778	1,332	498	997	644	797	1,296
59	969	801	435	428	856	498	576	1,004	585	1,170	693	809	1,394	522	1,046	668	821	1,345
60	1,001	834	492	489	978	559	637	1,126	670	1,340	778	894	1,564	542	1,085	688	841	1,384
61	1,032	866	537	512	1,024	582	660	1,172	701	1,402	809	925	1,626	560	1,120	706	859	1,419
62	1,073	906	563	532	1,064	602	680	1,212	729	1,458	837	953	1,682	584	1,167	730	883	1,466
63	1,116	946	571	550	1,100	620	698	1,248	753	1,506	861	977	1,730	609	1,216	755	908	1,515
64	1,159	987	577	566	1,132	636	714	1,280	775	1,550	883	999	1,774	633	1,264	779	932	1,563
65+	1,507	1,283	750	736	1,472	827	928	1,664	1,008	2,015	1,148	1,299	2,306	823	1,643	1,013	1,212	2,032

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 3.2

Rating Region 2

Los Angeles County except those Zip Codes in Region 1

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	254	254	226	226	130	130	111	111	223	162	162	225	225	288	153	153	307	239	239	338	338	436	227	227	455	371	542	505	677	844
1-4	155	155	138	138	68	68	62	62	125	162	162	225	225	288	98	98	197	239	239	338	338	436	134	134	269	371	542	505	677	844
5-18	155	155	138	138	68	68	62	62	125	162	162	225	225	288	98	98	197	239	239	338	338	436	134	134	269	371	542	505	677	844
19	168	179	150	159	97	97	62	62	125	162	162	225	225	288	98	98	197	239	239	338	338	436	166	338	504	371	542	505	677	844
20	168	179	150	159	97	97	62	62	125	162	162	225	225	288	98	98	197	239	239	338	338	436	166	338	504	371	542	505	677	844
21	168	179	150	159	97	97	62	62	125	162	162	225	225	288	98	98	197	239	239	338	338	436	166	338	504	371	542	505	677	844
22	168	179	150	159	97	97	62	62	125	162	162	225	225	288	98	98	197	239	239	338	338	436	166	338	504	371	542	505	677	844
23	168	179	150	159	97	97	62	63	126	162	163	225	226	289	98	100	199	239	240	338	339	438	166	338	504	371	542	505	677	844
24	168	179	150	159	97	97	62	63	126	162	163	225	226	289	98	100	199	239	240	338	339	438	166	338	504	371	542	505	677	844
25	168	179	150	159	97	97	63	66	130	163	166	226	228	292	100	103	204	240	244	339	343	443	166	338	504	371	542	505	677	844
26	168	179	150	159	97	97	65	67	132	163	166	226	228	293	102	105	207	240	244	339	343	444	166	338	504	371	542	505	677	844
27	168	179	150	159	100	100	65	68	133	163	166	226	228	295	102	107	210	240	245	339	344	446	166	338	504	371	542	505	677	844
28	178	189	158	168	103	103	66	69	135	163	166	226	228	296	103	108	212	241	246	340	345	449	171	338	509	371	542	505	677	844
29	186	198	165	175	104	104	67	70	138	163	167	226	230	297	105	110	215	242	247	341	346	451	174	338	512	374	542	509	677	847
30	195	206	173	182	104	104	75	80	155	169	174	232	237	312	107	113	221	242	249	341	348	455	177	338	515	374	542	509	677	847
31	203	215	180	189	104	104	83	88	171	175	180	238	242	326	118	125	244	250	256	349	355	474	182	338	520	374	542	509	677	847
32	213	225	188	199	106	106	90	95	185	180	184	242	247	338	128	135	264	257	264	356	363	492	185	338	523	374	542	509	677	847
33	219	230	193	203	110	110	92	98	191	180	185	242	248	341	132	140	272	259	266	358	365	498	191	338	529	374	542	509	677	847
34	225	237	198	208	112	112	95	101	196	180	185	242	248	343	135	142	277	259	266	358	365	500	197	338	535	374	542	509	677	847
35	230	246	202	215	112	112	105	113	219	185	194	248	256	362	146	157	304	264	275	363	374	520	203	338	541	374	542	509	677	847
36	236	251	207	220	112	113	109	117	226	187	195	249	257	367	150	161	311	265	276	364	375	525	209	338	547	374	542	509	677	847
37	242	257	212	226	112	117	113	122	235	189	197	252	260	374	157	169	326	270	281	369	380	538	214	338	552	374	542	509	677	847
38	262	278	228	242	122	122	118	127	246	190	199	253	262	381	164	176	340	274	286	373	385	549	221	338	559	374	542	509	677	847
39	282	300	244	260	139	139	123	133	256	190	201	253	263	386	170	184	354	274	287	373	386	557	229	338	567	374	542	509	677	847
40	303	335	261	288	154	154	130	141	271	195	206	257	269	399	180	195	375	281	296	380	395	575	235	338	573	374	542	509	677	847
41	323	356	277	305	164	164	134	146	281	199	211	262	274	409	186	201	388	287	302	386	401	588	236	338	574	374	542	509	677	847
42	343	378	294	324	165	165	140	153	293	204	217	267	280	420	194	211	405	294	311	393	410	604	237	338	576	375	542	510	677	848
43	362	399	309	341	165	165	147	161	309	211	225	274	288	435	204	222	426	304	323	403	421	626	239	340	579	375	542	510	677	850
44	382	420	324	357	165	175	155	171	327	218	234	281	297	453	215	237	453	314	336	413	435	651	240	343	583	375	542	510	677	854
45	400	441	339	375	165	180	162	177	340	225	240	288	303	465	224	245	469	323	344	421	443	667	241	345	587	375	542	510	677	856
46	420	464	355	391	165	184	168	183	352	231	246	293	309	477	232	252	485	331	351	430	450	683	242	348	590	376	542	511	677	859
47	439	484	370	407	170	192	181	194	375	244	256	306	319	500	250	267	518	349	366	448	465	716	252	350	602	386	542	521	677	871
48	465	513	389	428	181	204	204	214	419	267	277	330	340	544	282	296	579	381	395	480	494	777	266	353	620	401	542	535	677	889
49	491	541	407	450	194	220	227	232	460	290	295	353	357	585	314	320	634	413	419	512	518	832	281	355	637	415	542	550	677	906
50	516	555	427	459	207	236	250	249	500	313	312	376	375	626	346	345	692	445	444	544	543	890	293	358	651	428	542	562	677	920
51	542	569	446	468	220	250	264	256	521	327	319	390	382	647	365	354	719	464	453	563	552	917	308	360	668	442	542	577	677	937
52	568	596	465	488	231	261	284	271	556	347	334	410	397	682	393	375	768	492	474	590	573	966	320	363	683	454	542	589	677	952
53	627	658	512	537	239	267	305	288	593	368	350	431	413	719	421	398	820	520	497	619	595	1,017	348	365	713	482	542	617	677	983
54	685	720	559	587	245	270	326	304	630	389	367	452	429	756	450	420	871	549	519	648	618	1,069	374	393	768	509	542	643	677	1,037
55	744	758	604	616	259	270	336	313	650	399	376	462	439	776	465	433	898	564	532	663	631	1,096	401	409	810	535	543	670	678	1,079
56	802	818	651	663	284	270	357	332	690	420	395	483	457	815	494	459	954	593	558	692	657	1,151	428	435	864	562	570	697	705	1,133
57	861	877	698	711	324	308	378	352	730	441	414	504	477	856	523	485	1,009	622	584	721	683	1,206	453	462	916	588	597	722	731	1,185
58	903	920	739	753	374	355	402	376	778	464	439	527	501	904	554	519	1,074	653	618	752	717	1,272	479	488	967	613	622	748	757	1,236
59	946	964	780	794	430	408	424	398	822	486	461	549	524	948	585	550	1,136	684	649	783	748	1,334	503	512	1,016	638	647	772	781	1,285
60	989	980	822	814	487	463	485	458	944	548	521	611	584	1,070	671	633	1,304	769	732	868	831	1,502	529	523	1,053	663	658	798	792	1,322
61	1,032	996	863	833	533	507	507	482	990	570	544	633	607	1,115	701	666	1,367	800	764	898	863	1,565	553	534	1,088	688	669	822	803	1,357
62	1,074	1,037	904	873	560	532	527	503	1,030	590	565	653	628	1,156	728	694	1,423	827	793	926	892	1,621	577	558	1,135	711	692	846	827	1,404
63	1,118	1,079	945	912	568	540	544	521	1,066	607	584	670	647	1,192	752	719	1,472	851	818	950	917	1,670	602	581	1,184	737	716	871	850	1,453
64	1,161	1,121	986	952	574	545	560	538	1,098	622	600	685	663	1,223	773	742	1,516	872	841	971	940	1,713	627	604	1,232	761	739	896	874	1,501
65+	1,509	1,457	1,283	1,238	747	709	728	699	1,428	809	780	891	862	1,590	1,005	965	1,970	1,134	1,094	1,263	1,221	2,228	815	786	1,601	990	961	1,165	1,136	1,951

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 3.2

Rating Region 2

Los Angeles County except those Zip Codes in Region 1

Percentage Change

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	5%	5%	5%	5%	9%	9%	17%	17%	17%	60%	60%	45%	45%	14%	14%	14%	13%	46%	46%	42%	42%	10%	10%	10%	10%	35%	-8%	43%	6%	6%
1-4	8%	8%	9%	9%	18%	18%	26%	26%	25%	20%	20%	16%	16%	14%	18%	18%	18%	15%	15%	12%	12%	10%	14%	14%	14%	2%	-30%	43%	6%	6%
5-18	3%	3%	4%	4%	7%	7%	13%	13%	12%	15%	15%	16%	16%	14%	10%	10%	10%	12%	12%	12%	12%	10%	9%	9%	9%	0%	-31%	43%	6%	6%
19	5%	-1%	5%	-1%	4%	4%	6%	6%	6%	13%	13%	16%	16%	14%	4%	4%	4%	10%	10%	12%	12%	10%	106%	1%	2%	53%	5%	43%	6%	6%
20	5%	-1%	5%	-1%	4%	4%	6%	6%	6%	13%	13%	16%	16%	14%	4%	4%	4%	10%	10%	12%	12%	10%	106%	1%	2%	53%	5%	43%	6%	6%
21	5%	-1%	5%	-1%	4%	4%	6%	6%	6%	13%	13%	16%	16%	14%	4%	4%	4%	10%	10%	12%	12%	10%	106%	1%	2%	53%	5%	43%	6%	6%
22	5%	-1%	5%	-1%	4%	4%	6%	6%	6%	13%	13%	16%	16%	14%	4%	4%	4%	10%	10%	12%	12%	10%	106%	1%	2%	53%	5%	43%	6%	6%
23	5%	-1%	5%	-1%	4%	4%	6%	5%	5%	13%	12%	16%	15%	13%	5%	3%	4%	10%	9%	12%	12%	10%	106%	1%	2%	53%	5%	43%	6%	6%
24	5%	-1%	5%	-1%	4%	4%	6%	5%	5%	13%	12%	16%	15%	13%	5%	3%	4%	10%	9%	12%	12%	10%	106%	1%	2%	53%	5%	43%	6%	6%
25	6%	-1%	6%	0%	5%	5%	10%	5%	6%	16%	14%	18%	17%	15%	6%	3%	4%	13%	11%	14%	13%	11%	107%	1%	2%	55%	6%	44%	8%	7%
26	6%	-1%	6%	0%	5%	5%	9%	6%	8%	16%	14%	18%	17%	15%	6%	3%	4%	13%	11%	14%	13%	11%	107%	1%	2%	55%	6%	44%	8%	7%
27	6%	-1%	6%	0%	5%	5%	9%	4%	7%	16%	14%	18%	17%	14%	7%	2%	4%	13%	11%	14%	13%	11%	107%	1%	2%	55%	6%	44%	8%	7%
28	6%	-1%	6%	0%	5%	5%	9%	4%	7%	16%	14%	18%	17%	14%	7%	2%	4%	12%	10%	14%	12%	10%	101%	1%	2%	55%	6%	44%	8%	7%
29	5%	-1%	6%	0%	5%	5%	9%	4%	6%	17%	14%	19%	17%	15%	7%	2%	4%	13%	11%	14%	12%	11%	97%	1%	2%	54%	6%	43%	8%	7%
30	5%	0%	5%	0%	5%	5%	11%	4%	7%	17%	13%	19%	16%	15%	8%	3%	5%	13%	10%	14%	12%	11%	94%	1%	2%	54%	6%	43%	8%	7%
31	5%	-1%	5%	0%	5%	5%	10%	3%	6%	15%	12%	18%	16%	14%	8%	2%	4%	13%	10%	14%	12%	11%	88%	1%	2%	54%	6%	43%	8%	7%
32	5%	-1%	5%	-1%	5%	5%	9%	3%	6%	14%	12%	17%	15%	13%	7%	1%	4%	12%	9%	13%	11%	10%	85%	1%	2%	54%	6%	43%	8%	7%
33	5%	0%	5%	0%	5%	5%	10%	3%	6%	14%	11%	17%	15%	13%	8%	1%	4%	12%	9%	13%	11%	10%	80%	1%	2%	54%	6%	43%	8%	7%
34	4%	-1%	5%	0%	4%	4%	9%	3%	6%	17%	14%	19%	16%	14%	7%	1%	4%	14%	11%	15%	12%	11%	74%	1%	2%	54%	6%	43%	8%	7%
35	6%	-1%	6%	0%	5%	5%	10%	2%	5%	14%	9%	17%	13%	12%	8%	0%	3%	12%	7%	13%	10%	9%	69%	2%	2%	54%	6%	43%	8%	7%
36	6%	-1%	6%	0%	5%	4%	9%	2%	5%	13%	9%	16%	13%	11%	7%	0%	4%	12%	7%	13%	10%	9%	65%	2%	2%	54%	6%	43%	8%	7%
37	5%	-1%	6%	-1%	7%	3%	9%	1%	5%	13%	8%	15%	12%	11%	7%	-1%	3%	11%	7%	13%	9%	9%	61%	2%	2%	54%	6%	43%	8%	7%
38	5%	-1%	5%	-1%	5%	5%	8%	1%	4%	15%	10%	17%	13%	12%	7%	-1%	3%	13%	8%	14%	10%	9%	56%	2%	2%	54%	6%	43%	8%	7%
39	5%	-1%	5%	-1%	4%	4%	9%	1%	5%	15%	9%	17%	13%	11%	7%	-1%	3%	13%	8%	14%	10%	8%	50%	2%	2%	54%	6%	43%	8%	7%
40	7%	-3%	8%	-2%	5%	5%	11%	2%	6%	12%	6%	16%	10%	11%	9%	1%	5%	10%	5%	12%	8%	8%	47%	2%	3%	54%	6%	43%	8%	7%
41	7%	-3%	8%	-2%	5%	5%	10%	1%	5%	12%	6%	15%	10%	10%	9%	0%	4%	10%	4%	12%	7%	8%	47%	2%	3%	54%	6%	43%	8%	7%
42	7%	-3%	7%	-2%	5%	5%	11%	1%	6%	12%	6%	15%	10%	10%	9%	0%	4%	10%	4%	12%	7%	8%	46%	2%	3%	54%	6%	43%	8%	7%
43	7%	-3%	7%	-3%	5%	5%	10%	1%	5%	12%	5%	15%	9%	9%	8%	0%	4%	10%	3%	11%	7%	7%	46%	2%	3%	54%	6%	43%	8%	7%
44	7%	-3%	7%	-3%	8%	2%	10%	0%	5%	11%	3%	14%	8%	8%	9%	-1%	3%	10%	2%	11%	6%	7%	46%	2%	3%	54%	6%	43%	8%	6%
45	7%	-3%	8%	-3%	10%	1%	10%	1%	5%	11%	4%	14%	8%	9%	8%	-1%	4%	9%	2%	11%	5%	6%	24%	-14%	3%	54%	6%	43%	8%	6%
46	7%	-3%	7%	-3%	12%	0%	10%	1%	5%	10%	4%	14%	8%	9%	8%	0%	4%	8%	2%	10%	6%	6%	24%	-14%	3%	53%	6%	43%	8%	6%
47	7%	-3%	7%	-2%	12%	-1%	9%	2%	5%	9%	4%	13%	8%	8%	7%	0%	3%	8%	3%	10%	6%	6%	21%	-13%	3%	49%	6%	40%	8%	6%
48	7%	-3%	7%	-3%	11%	-1%	7%	2%	5%	8%	4%	11%	8%	8%	6%	1%	3%	7%	3%	9%	6%	6%	18%	-11%	3%	44%	6%	36%	8%	6%
49	7%	-3%	7%	-3%	11%	-2%	5%	3%	4%	7%	5%	10%	8%	7%	4%	2%	3%	5%	4%	8%	6%	6%	15%	-9%	3%	39%	6%	33%	8%	6%
50	7%	0%	8%	0%	15%	1%	8%	8%	8%	8%	9%	11%	11%	10%	5%	6%	5%	6%	7%	8%	8%	7%	16%	-5%	6%	35%	6%	30%	8%	7%
51	6%	1%	7%	1%	15%	1%	6%	9%	7%	7%	9%	9%	12%	9%	4%	7%	5%	5%	8%	7%	9%	7%	14%	-3%	6%	30%	6%	26%	8%	7%
52	6%	1%	6%	1%	14%	1%	5%	10%	7%	6%	10%	9%	12%	9%	3%	8%	5%	4%	8%	6%	10%	7%	12%	-1%	6%	27%	6%	24%	8%	7%
53	5%	0%	6%	1%	13%	1%	4%	10%	7%	5%	10%	8%	12%	8%	2%	8%	5%	3%	8%	6%	10%	7%	8%	3%	5%	20%	6%	18%	8%	7%
54	5%	0%	6%	1%	12%	2%	3%	10%	6%	4%	10%	7%	13%	8%	1%	9%	5%	3%	9%	5%	10%	6%	7%	2%	5%	13%	6%	13%	8%	7%
55	3%	1%	3%	1%	8%	3%	2%	9%	5%	3%	10%	6%	12%	7%	0%	8%	4%	2%	8%	4%	10%	6%	5%	3%	4%	8%	6%	9%	8%	6%
56	3%	1%	3%	1%	3%	9%	1%	9%	5%	3%	9%	6%	12%	7%	0%	8%	4%	2%	8%	4%	9%	5%	4%	3%	3%	5%	4%	7%	6%	5%
57	3%	1%	3%	1%	2%	8%	1%	9%	5%	2%	9%	5%	11%	7%	0%	8%	3%	1%	8%	3%	9%	5%	4%	2%	3%	5%	4%	7%	5%	5%
58	3%	1%	3%	1%	2%	7%	1%	8%	4%	3%	8%	5%	11%	6%	0%	7%	3%	1%	7%	3%	9%	5%	4%	2%	3%	5%	4%	7%	5%	5%
59	2%	1%	3%	1%	1%	7%	1%	8%	4%	2%	8%	5%	10%	6%	0%	6%	3%	1%	7%	3%	8%	4%	4%	2%	3%	5%	3%	6%	5%	5%
60	1%	2%	1%	2%	1%	6%	1%	7%	4%	2%	7%	4%	9%	5%	0%	6%	3%	1%	6%	3%	8%	4%	2%	4%	3%	4%	5%	5%	6%	5%
61	0%	4%	0%	4%	1%	6%	1%	6%	3%	2%	7%	4%	9%	5%	0%	5%	3%	1%	6%	3%	7%	4%	1%	5%	3%	3%	6%	5%	7%	5%
62	0%	3%	0%	4%	1%	6%	1%	6%	3%	2%	7%	4%	8%	5%	0%	5%	2%	1%	6%	3%	7%	4%	1%	5%	3%	3%	5%	4%	7%	4%
63	0%	3%	0%	4%	1%	6%	1%	6%	3%	2%	6%	4%	8%	5%	0%	5%	2%	1%	5%	3%	7%	4%	1%	5%	3%	2%	5%	4%	7%	4%
64	0%	3%	0%	4%	1%	6%	1%	5%	3%	2%	6%	4%	8%	5%	0%	4%	2%	1%	5%	3%	6%	4%	1%	5%	3%	2%	5%	4%	7%	4%
65+	0%	3%	0%	4%	0%	6%	1%	5%	3%	2%	6%	4%	8%	5%	0%	4%	2%	1%	5%	3%	6%	4%	1%	5%	3%	2%	5%	4%	7%	4%

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 3.3

Rating Region 3

Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	256	233	136	109	218	218	289	289	145	290	290	432	432	242	484	484	693	859
1-4	160	147	78	71	142	171	230	289	108	216	244	338	432	146	293	364	693	859
5-18	153	140	71	63	126	163	230	289	100	200	236	338	432	139	279	357	693	859
19	173	154	97	59	118	159	230	289	94	188	230	338	432	329	495	547	693	859
20	173	154	97	59	118	159	230	289	94	188	230	338	432	329	495	547	693	859
21	173	154	97	59	118	159	230	289	94	188	230	338	432	329	495	547	693	859
22	173	154	97	59	118	159	230	289	94	188	230	338	432	329	495	547	693	859
23	173	154	97	59	118	159	230	289	94	188	230	338	432	329	495	547	693	859
24	173	154	97	59	118	159	230	289	94	188	230	338	432	329	495	547	693	859
25	174	155	98	62	124	164	235	297	96	192	236	344	440	330	497	555	701	868
26	174	155	98	64	128	164	235	297	99	198	236	344	440	330	497	555	701	868
27	174	155	101	64	128	164	235	297	99	198	236	344	440	330	497	555	701	868
28	182	164	103	65	130	164	235	298	100	200	236	344	441	330	501	555	701	868
29	190	172	106	66	132	166	237	303	103	206	241	349	452	330	504	555	701	869
30	198	179	106	83	166	181	252	335	116	232	252	360	476	330	508	555	701	869
31	206	187	106	84	168	181	252	335	119	238	253	361	480	330	512	555	701	869
32	215	196	107	87	174	181	252	338	121	242	253	361	481	330	514	555	701	869
33	220	201	109	88	176	181	252	338	123	246	253	361	483	330	520	555	701	869
34	225	205	110	90	180	182	253	343	126	252	258	366	492	330	527	555	701	874
35	233	211	111	105	210	189	260	365	143	286	265	373	516	331	534	555	701	874
36	238	215	112	108	216	190	261	369	148	296	268	376	524	331	540	555	701	874
37	245	220	115	112	224	191	262	374	153	306	271	379	532	331	545	555	701	874
38	265	237	122	116	232	196	267	383	158	316	279	387	545	331	551	555	701	874
39	284	254	138	121	242	196	267	385	165	330	279	387	549	331	557	555	701	874
40	311	277	155	132	264	200	271	403	179	358	284	392	571	333	568	555	701	874
41	331	295	164	137	274	204	275	412	185	370	289	397	582	333	569	555	701	874
42	352	311	165	141	282	208	279	420	192	384	296	404	596	333	570	555	701	874
43	370	327	165	149	298	215	286	435	203	406	307	415	618	336	575	555	701	874
44	390	343	169	157	314	221	292	449	213	426	314	422	635	338	578	555	701	874
45	411	363	174	165	330	228	299	464	225	450	325	433	658	288	586	555	701	874
46	430	379	176	171	342	234	305	476	234	468	334	442	676	289	589	555	701	874
47	448	395	182	182	364	245	316	498	248	496	348	456	704	295	601	555	701	886
48	474	414	193	199	398	262	333	532	270	540	370	478	748	304	618	555	701	903
49	500	433	207	213	426	276	347	560	291	582	391	499	790	313	633	555	701	918
50	529	456	230	238	476	301	372	610	321	642	421	529	850	329	665	555	701	950
51	549	470	243	247	494	310	381	628	334	668	434	542	876	337	680	555	701	965
52	574	490	253	262	524	325	396	658	354	708	454	562	916	346	696	555	701	981
53	633	537	260	278	556	341	412	690	376	752	476	584	960	361	724	555	701	1,009
54	690	582	264	294	588	357	428	722	399	798	499	607	1,006	389	779	555	701	1,064
55	733	616	268	306	612	369	440	746	417	834	517	625	1,042	404	810	555	701	1,095
56	789	661	282	324	648	387	458	782	441	882	541	649	1,090	432	865	571	717	1,150
57	847	707	317	342	684	405	476	818	467	934	567	675	1,142	458	916	597	743	1,201
58	888	748	363	363	726	426	497	860	495	990	595	703	1,198	481	964	620	766	1,249
59	929	789	417	383	766	446	517	900	524	1,048	624	732	1,256	504	1,010	643	789	1,295
60	961	821	472	443	886	506	577	1,020	605	1,210	705	813	1,418	523	1,047	662	808	1,332
61	991	852	515	463	926	526	597	1,060	635	1,270	735	843	1,478	540	1,080	679	825	1,365
62	1,031	893	541	481	962	544	615	1,096	659	1,318	759	867	1,526	565	1,128	704	850	1,413
63	1,071	932	547	498	996	561	632	1,130	681	1,362	781	889	1,570	587	1,174	726	872	1,459
64	1,111	973	552	511	1,022	574	645	1,156	699	1,398	799	907	1,606	610	1,218	749	895	1,503
65+	1,444	1,265	718	664	1,329	746	839	1,503	909	1,817	1,039	1,179	2,088	793	1,583	974	1,164	1,954

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 3.3

Rating Region 3

Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	244	244	221	221	124	124	91	91	183	138	138	194	194	249	126	126	252	207	207	297	297	388	219	219	438	358	522	487	651	812
1-4	148	148	135	135	66	66	55	55	111	138	138	194	194	249	90	90	180	207	207	297	297	388	128	128	257	358	522	487	651	812
5-18	148	148	135	135	66	66	55	55	111	138	138	194	194	249	90	90	180	207	207	297	297	388	128	128	257	358	522	487	651	812
19	164	174	146	155	93	93	55	55	111	138	138	194	194	249	90	90	180	207	207	297	297	388	161	325	487	358	522	487	651	812
20	164	174	146	155	93	93	55	55	111	138	138	194	194	249	90	90	180	207	207	297	297	388	161	325	487	358	522	487	651	812
21	164	174	146	155	93	93	55	55	111	138	138	194	194	249	90	90	180	207	207	297	297	388	161	325	487	358	522	487	651	812
22	164	174	146	155	93	93	55	55	111	138	138	194	194	249	90	90	180	207	207	297	297	388	161	325	487	358	522	487	651	812
23	164	174	146	155	93	93	55	56	112	138	139	194	195	250	90	91	181	207	209	297	299	389	161	325	487	358	522	487	651	812
24	164	174	146	155	93	93	55	56	112	138	139	194	195	250	90	91	181	207	209	297	299	389	161	325	487	358	522	487	651	812
25	164	174	146	155	93	93	56	58	115	139	140	195	196	253	91	92	184	209	210	299	300	391	161	325	487	358	522	487	651	812
26	164	174	146	155	93	93	58	60	118	139	141	195	197	255	92	96	189	209	211	299	301	395	161	325	487	358	522	487	651	812
27	164	174	146	155	96	96	58	60	118	139	141	195	197	255	92	96	189	209	211	299	301	395	161	325	487	358	522	487	651	812
28	172	184	154	165	98	98	59	62	122	140	144	196	199	259	93	98	192	209	214	299	304	398	165	325	491	358	522	487	651	812
29	180	192	162	173	101	101	60	63	124	141	145	197	201	261	96	100	196	211	215	301	305	401	169	325	494	361	522	490	651	816
30	188	199	169	179	101	101	75	80	155	154	159	210	214	290	107	113	221	221	227	311	318	425	172	325	498	361	522	490	651	816
31	196	207	178	187	101	101	76	81	158	154	159	210	214	291	110	116	226	221	227	311	318	428	176	325	502	361	522	490	651	816
32	205	216	186	196	102	102	79	83	162	154	159	210	214	293	112	118	231	222	229	313	319	431	179	325	504	361	522	490	651	816
33	210	222	191	201	104	104	80	84	165	154	159	210	214	295	113	121	235	222	230	313	320	434	184	325	510	361	522	490	651	816
34	215	227	195	206	105	105	82	87	169	154	159	210	214	297	117	123	241	224	230	314	320	438	191	325	517	361	522	490	651	816
35	221	235	199	212	105	105	96	103	199	165	171	220	227	324	132	142	275	235	245	325	335	468	196	325	522	361	522	490	651	816
36	226	240	203	216	105	108	99	106	206	166	173	221	228	328	137	147	285	239	249	329	339	477	202	325	528	361	522	490	651	816
37	232	247	208	221	106	112	103	110	213	168	175	224	231	334	142	152	295	241	251	331	341	484	207	325	533	361	522	490	651	816
38	251	268	225	239	116	116	106	115	221	169	177	225	233	340	147	159	306	245	256	335	346	494	213	325	539	361	522	490	651	816
39	270	288	241	256	132	132	111	120	232	170	180	226	235	347	153	166	320	247	260	338	350	504	220	325	545	361	522	490	651	816
40	290	319	257	284	147	147	118	128	247	176	187	232	242	361	164	177	341	255	269	345	359	523	226	325	552	361	522	490	651	816
41	309	341	274	302	156	156	123	133	256	180	190	235	246	369	170	184	354	261	275	351	365	535	227	325	553	361	522	490	651	816
42	329	363	290	319	157	157	127	139	267	184	196	240	252	379	176	192	369	267	284	358	374	550	229	325	554	361	522	490	651	816
43	346	382	305	337	157	157	134	147	282	191	204	247	260	395	186	204	390	277	295	368	385	572	231	328	559	362	522	491	651	819
44	365	403	321	353	157	166	141	156	298	197	212	253	268	410	195	216	411	285	306	375	396	592	232	330	562	362	522	491	651	821
45	383	423	337	372	157	172	149	163	313	205	219	261	275	425	206	226	433	296	316	386	406	613	233	332	566	362	522	491	651	823
46	401	443	352	389	157	176	155	169	325	211	225	267	281	436	215	234	449	305	324	395	414	629	234	334	569	363	522	492	651	827
47	419	462	368	405	163	184	167	178	346	223	234	278	290	457	231	246	478	321	336	411	426	658	244	336	581	373	522	502	651	839
48	444	489	386	426	173	195	184	194	378	240	249	296	305	490	255	267	523	345	358	435	448	703	257	340	598	386	522	515	651	856
49	468	516	405	446	186	211	202	205	407	257	261	313	317	519	279	284	563	369	374	459	464	743	271	342	613	400	522	529	651	871
50	494	530	423	455	199	225	219	218	438	275	274	331	330	549	302	301	604	393	391	483	482	785	282	344	627	411	522	540	651	885
51	519	544	441	464	211	239	231	224	455	287	280	342	335	567	319	309	628	409	399	499	489	808	295	346	642	424	522	553	651	900
52	543	570	460	484	221	250	248	237	485	304	292	360	348	597	343	326	669	433	416	523	507	850	309	349	658	438	522	567	651	916
53	600	630	506	532	229	255	266	250	517	321	306	377	362	628	366	346	713	456	436	547	527	893	334	351	686	463	522	592	651	944
54	656	689	550	578	235	257	284	264	549	340	320	396	376	661	393	365	758	483	455	573	545	939	361	380	741	490	522	619	651	999
55	712	725	596	607	249	257	299	278	578	355	334	411	390	690	414	385	800	504	475	594	565	980	386	393	780	515	522	644	651	1,038
56	768	782	641	652	273	259	318	295	613	374	350	429	406	725	439	408	847	529	498	619	588	1,027	413	421	835	542	550	671	679	1,093
57	825	840	686	699	309	293	336	313	650	392	369	448	425	762	465	433	898	555	523	646	613	1,079	439	447	886	568	576	697	705	1,144
58	866	882	727	740	356	339	357	334	692	413	390	469	446	804	494	461	956	584	552	674	642	1,136	462	471	934	591	600	720	729	1,192
59	907	923	768	782	411	391	377	355	733	433	411	489	467	844	522	490	1,012	612	580	702	671	1,193	485	494	980	614	623	743	752	1,238
60	949	939	808	801	467	443	438	413	851	493	469	549	525	963	604	570	1,175	694	661	785	751	1,355	510	504	1,015	639	633	768	762	1,273
61	990	956	849	820	511	485	457	435	893	513	491	569	547	1,005	632	602	1,234	722	692	812	782	1,414	533	514	1,048	662	643	791	772	1,306
62	1,031	995	890	860	537	510	475	453	928	531	508	586	564	1,039	656	626	1,282	746	716	836	806	1,462	558	538	1,096	687	667	816	796	1,354
63	1,072	1,034	931	898	543	517	491	470	962	547	526	603	582	1,073	678	649	1,328	768	739	858	830	1,508	580	561	1,142	709	690	838	819	1,400
64	1,113	1,074	972	938	549	521	504	484	988	560	540	615	596	1,100	696	668	1,364	786	758	876	848	1,544	603	582	1,186	732	711	861	840	1,444
65+	1,447	1,397	1,264	1,220	713	678	655	629	1,285	728	703	800	775	1,430	905	868	1,774	1,021	986	1,139	1,103	2,008	785	757	1,542	952	925	1,120	1,093	1,878

HEALTH NET LIFE INS. CO.

Individual PPO Plans

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Rating Region 3

Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

Percentage Change

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	5%	5%	5%	5%	10%	10%	20%	20%	19%	58%	58%	49%	49%	16%	15%	15%	15%	40%	40%	45%	45%	11%	11%	11%	11%	35%	-7%	42%	6%	6%
1-4	8%	8%	9%	9%	18%	18%	29%	29%	28%	24%	24%	19%	19%	16%	20%	20%	20%	18%	18%	14%	14%	11%	14%	14%	14%	2%	-30%	42%	6%	6%
5-18	3%	3%	4%	4%	8%	8%	15%	15%	14%	18%	18%	19%	19%	16%	11%	11%	11%	14%	14%	14%	14%	11%	9%	9%	9%	0%	-32%	42%	6%	6%
19	5%	-1%	5%	-1%	4%	4%	7%	7%	6%	15%	15%	19%	19%	16%	4%	4%	4%	11%	11%	14%	14%	11%	104%	1%	2%	53%	5%	42%	6%	6%
20	5%	-1%	5%	-1%	4%	4%	7%	7%	6%	15%	15%	19%	19%	16%	4%	4%	4%	11%	11%	14%	14%	11%	104%	1%	2%	53%	5%	42%	6%	6%
21	5%	-1%	5%	-1%	4%	4%	7%	7%	6%	15%	15%	19%	19%	16%	4%	4%	4%	11%	11%	14%	14%	11%	104%	1%	2%	53%	5%	42%	6%	6%
22	5%	-1%	5%	-1%	4%	4%	7%	7%	6%	15%	15%	19%	19%	16%	4%	4%	4%	11%	11%	14%	14%	11%	104%	1%	2%	53%	5%	42%	6%	6%
23	5%	-1%	5%	-1%	4%	4%	7%	5%	5%	15%	14%	19%	18%	16%	4%	3%	4%	11%	10%	14%	13%	11%	104%	1%	2%	53%	5%	42%	6%	6%
24	5%	-1%	5%	-1%	4%	4%	7%	5%	5%	15%	14%	19%	18%	16%	4%	3%	4%	11%	10%	14%	13%	11%	104%	1%	2%	53%	5%	42%	6%	6%
25	6%	0%	6%	0%	5%	5%	11%	7%	8%	18%	17%	21%	20%	17%	5%	4%	4%	13%	12%	15%	15%	13%	105%	2%	2%	55%	6%	44%	8%	7%
26	6%	0%	6%	0%	5%	5%	10%	7%	8%	18%	16%	21%	19%	16%	8%	3%	5%	13%	12%	15%	14%	11%	105%	2%	2%	55%	6%	44%	8%	7%
27	6%	0%	6%	0%	5%	5%	10%	7%	8%	18%	16%	21%	19%	16%	8%	3%	5%	13%	12%	15%	14%	11%	105%	2%	2%	55%	6%	44%	8%	7%
28	6%	-1%	6%	-1%	5%	5%	10%	5%	7%	17%	14%	20%	18%	15%	8%	2%	4%	13%	10%	15%	13%	11%	100%	2%	2%	55%	6%	44%	8%	7%
29	6%	-1%	6%	-1%	5%	5%	10%	5%	6%	18%	14%	20%	18%	16%	7%	3%	5%	14%	12%	16%	14%	13%	95%	2%	2%	54%	6%	43%	8%	6%
30	5%	-1%	6%	0%	5%	5%	11%	4%	7%	18%	14%	20%	18%	16%	8%	3%	5%	14%	11%	16%	13%	12%	92%	2%	2%	54%	6%	43%	8%	6%
31	5%	0%	5%	0%	5%	5%	11%	4%	6%	18%	14%	20%	18%	15%	8%	3%	5%	14%	11%	16%	14%	12%	88%	2%	2%	54%	6%	43%	8%	6%
32	5%	0%	5%	0%	5%	5%	10%	5%	7%	18%	14%	20%	18%	15%	8%	3%	5%	14%	10%	15%	13%	12%	84%	2%	2%	54%	6%	43%	8%	6%
33	5%	-1%	5%	0%	5%	5%	10%	5%	7%	18%	14%	20%	18%	15%	9%	2%	5%	14%	10%	15%	13%	11%	79%	2%	2%	54%	6%	43%	8%	6%
34	5%	-1%	5%	0%	5%	5%	10%	3%	7%	18%	14%	20%	18%	15%	8%	2%	5%	15%	12%	17%	14%	12%	73%	2%	2%	54%	6%	43%	8%	7%
35	5%	-1%	6%	0%	6%	6%	9%	2%	6%	15%	11%	18%	15%	13%	8%	1%	4%	13%	8%	15%	11%	10%	69%	2%	2%	54%	6%	43%	8%	7%
36	5%	-1%	6%	0%	7%	4%	9%	2%	5%	14%	10%	18%	14%	13%	8%	1%	4%	12%	8%	14%	11%	10%	64%	2%	2%	54%	6%	43%	8%	7%
37	6%	-1%	6%	0%	8%	3%	9%	2%	5%	14%	9%	17%	13%	12%	8%	1%	4%	12%	8%	15%	11%	10%	60%	2%	2%	54%	6%	43%	8%	7%
38	6%	-1%	5%	-1%	5%	5%	9%	1%	5%	16%	11%	19%	15%	13%	7%	-1%	3%	14%	9%	16%	12%	10%	55%	2%	2%	54%	6%	43%	8%	7%
39	5%	-1%	5%	-1%	5%	5%	9%	1%	4%	15%	9%	18%	14%	11%	8%	-1%	3%	13%	7%	14%	11%	9%	50%	2%	2%	54%	6%	43%	8%	7%
40	7%	-3%	8%	-2%	5%	5%	12%	3%	7%	14%	7%	17%	12%	12%	9%	1%	5%	11%	6%	14%	9%	9%	47%	2%	3%	54%	6%	43%	8%	7%
41	7%	-3%	8%	-2%	5%	5%	11%	3%	7%	13%	7%	17%	12%	12%	9%	1%	5%	11%	5%	13%	9%	9%	47%	2%	3%	54%	6%	43%	8%	7%
42	7%	-3%	7%	-3%	5%	5%	11%	1%	6%	13%	6%	16%	11%	11%	9%	0%	4%	11%	4%	13%	8%	8%	45%	2%	3%	54%	6%	43%	8%	7%
43	7%	-3%	7%	-3%	5%	5%	11%	1%	6%	13%	5%	16%	10%	10%	9%	0%	4%	11%	4%	13%	8%	8%	45%	2%	3%	53%	6%	43%	8%	7%
44	7%	-3%	7%	-3%	8%	2%	11%	1%	5%	12%	4%	15%	9%	10%	9%	-1%	4%	10%	3%	13%	7%	7%	46%	2%	3%	53%	6%	43%	8%	6%
45	7%	-3%	8%	-2%	11%	1%	11%	1%	5%	11%	4%	15%	9%	9%	9%	0%	4%	10%	3%	12%	7%	7%	24%	-13%	4%	53%	6%	43%	8%	6%
46	7%	-3%	8%	-3%	12%	0%	10%	1%	5%	11%	4%	14%	9%	9%	9%	0%	4%	10%	3%	12%	7%	7%	24%	-13%	4%	53%	6%	42%	8%	6%
47	7%	-3%	7%	-2%	12%	-1%	9%	2%	5%	10%	5%	14%	9%	9%	7%	1%	4%	8%	4%	11%	7%	7%	21%	-12%	3%	49%	6%	40%	8%	6%
48	7%	-3%	7%	-3%	12%	-1%	8%	3%	5%	9%	5%	13%	9%	9%	6%	1%	3%	7%	3%	10%	7%	6%	18%	-11%	3%	44%	6%	36%	8%	5%
49	7%	-3%	7%	-3%	11%	-2%	5%	4%	5%	7%	6%	11%	9%	8%	4%	2%	3%	6%	5%	9%	8%	6%	15%	-8%	3%	39%	6%	33%	8%	5%
50	7%	0%	8%	0%	16%	2%	9%	9%	9%	9%	10%	12%	13%	11%	6%	7%	6%	7%	8%	10%	10%	8%	17%	-4%	6%	35%	6%	30%	8%	7%
51	6%	1%	7%	1%	15%	2%	7%	10%	9%	8%	11%	11%	14%	11%	5%	8%	6%	6%	9%	9%	11%	8%	14%	-3%	6%	31%	6%	27%	8%	7%
52	6%	1%	7%	1%	14%	1%	6%	11%	8%	7%	11%	10%	14%	10%	3%	9%	6%	5%	9%	7%	11%	8%	12%	-1%	6%	27%	6%	24%	8%	7%
53	5%	0%	6%	1%	14%	2%	5%	11%	8%	6%	11%	9%	14%	10%	3%	9%	5%	4%	9%	7%	11%	8%	8%	3%	6%	20%	6%	18%	8%	7%
54	5%	0%	6%	1%	12%	3%	4%	11%	7%	5%	12%	8%	14%	9%	2%	9%	5%	3%	10%	6%	11%	7%	8%	2%	5%	13%	6%	13%	8%	7%
55	3%	1%	3%	1%	8%	4%	2%	10%	6%	4%	10%	7%	13%	8%	1%	8%	4%	3%	9%	5%	11%	6%	5%	3%	4%	8%	6%	9%	8%	5%
56	3%	1%	3%	1%	3%	9%	2%	10%	6%	3%	11%	7%	13%	8%	0%	8%	4%	2%	9%	5%	10%	6%	5%	3%	4%	5%	4%	7%	6%	5%
57	3%	1%	3%	1%	3%	8%	2%	9%	5%	3%	10%	6%	12%	7%	0%	8%	4%	2%	8%	4%	10%	6%	4%	2%	3%	5%	4%	7%	5%	5%
58	3%	1%	3%	1%	2%	7%	2%	9%	5%	3%	9%	6%	11%	7%	0%	7%	4%	2%	8%	4%	10%	5%	4%	2%	3%	5%	3%	6%	5%	5%
59	2%	1%	3%	1%	1%	7%	2%	8%	5%	3%	9%	6%	11%	7%	0%	7%	4%	2%	8%	4%	9%	5%	4%	2%	3%	5%	3%	6%	5%	5%
60	1%	2%	2%	2%	1%	7%	1%	7%	4%	3%	8%	5%	10%	6%	0%	6%	3%	2%	7%	4%	8%	5%	3%	4%	3%	4%	5%	5%	6%	5%
61	0%	4%	0%	4%	1%	6%	1%	6%	4%	3%	7%	5%	9%	5%	0%	5%	3%	2%	6%	4%	8%	5%	1%	5%	3%	3%	6%	4%	7%	5%
62	0%	4%	0%	4%	1%	6%	1%	6%	4%	2%	7%	5%	9%	5%	0%	5%	3%	2%	6%	4%	8%	4%	1%	5%	3%	2%	6%	4%	7%	4%
63	0%	4%	0%	4%	1%	6%	1%	6%	4%	3%	7%	5%	9%	5%	0%	5%	3%	2%	6%	4%	7%	4%	1%	5%	3%	2%	5%	4%	6%	4%
64	0%	3%	0%	4%	1%	6%	1%	6%	3%	2%	6%	5%	8%	5%	0%	5%	2%	2%	5%	4%	7%	4%	1%	5%	3%	2%	5%	4%	7%	4%
65+	0%	3%	0%	4%	1%	6%	1%	6%	3%	2%	6%	5%	8%	5%	0%	5%	2%	2%	5%	4%	7%	4%	1%	5%	3%	2%	5%	4%	6%	4%

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 3.4

Rating Region 4

Riverside, San Bernardino, Santa Barbara, and Ventura Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	210	198	110	108	216	216	291	291	144	288	288	417	417	246	493	493	708	875
1-4	133	124	65	72	144	171	231	291	95	190	227	322	417	150	300	372	708	875
5-18	126	117	58	64	128	163	231	291	87	174	219	322	417	143	286	365	708	875
19	139	132	78	60	120	159	231	291	95	190	227	322	417	336	503	558	708	875
20	139	132	78	60	120	159	231	291	95	190	227	322	417	336	503	558	708	875
21	139	132	78	60	120	159	231	291	95	190	227	322	417	336	503	558	708	875
22	139	132	78	60	120	159	231	291	95	190	227	322	417	336	503	558	708	875
23	139	132	78	61	122	160	232	293	95	190	227	322	417	336	503	558	708	875
24	139	132	78	61	122	160	232	293	95	190	227	322	417	336	503	558	708	875
25	140	133	79	63	126	165	237	300	97	194	233	328	425	337	505	566	716	884
26	140	133	79	65	130	165	237	300	100	200	233	328	425	337	505	566	716	884
27	140	133	81	65	130	165	237	300	100	200	233	328	425	337	505	566	716	884
28	147	139	83	66	132	165	237	300	103	206	233	328	430	337	510	566	716	884
29	154	145	85	68	136	168	240	308	104	208	237	332	436	337	513	566	716	887
30	160	151	85	82	164	179	251	333	111	222	241	336	447	337	517	566	716	887
31	167	157	85	83	166	179	251	333	116	232	243	338	454	337	521	566	716	887
32	174	163	86	85	170	179	251	335	120	240	244	339	459	337	524	566	716	887
33	179	168	89	87	174	179	251	337	121	242	244	339	459	337	531	566	716	887
34	184	172	90	89	178	181	253	342	125	250	248	343	468	337	537	566	716	892
35	190	178	91	97	194	181	253	350	135	270	248	343	478	338	544	566	716	892
36	195	182	91	100	200	182	254	354	137	274	248	343	479	338	550	566	716	892
37	199	186	93	104	208	184	256	360	142	284	249	344	486	338	556	566	716	892
38	215	199	99	108	216	189	261	369	147	294	256	351	498	338	563	566	716	892
39	232	214	111	112	224	189	261	369	152	304	256	351	498	338	570	566	716	892
40	254	233	126	122	244	190	262	384	165	330	257	352	517	340	580	566	716	892
41	271	248	134	127	254	195	267	394	172	344	264	359	531	340	582	566	716	892
42	287	261	135	132	264	200	272	404	179	358	270	365	544	340	583	566	716	892
43	303	275	135	138	276	205	277	415	187	374	278	373	560	342	586	566	716	892
44	318	288	138	146	292	211	283	429	199	398	287	382	581	346	590	566	716	892
45	335	305	142	152	304	216	288	440	207	414	294	389	596	293	598	566	716	892
46	350	319	143	157	314	221	293	450	213	426	300	395	608	295	601	566	716	894
47	367	332	148	167	334	231	303	470	226	452	313	408	634	301	612	566	716	905
48	387	348	158	188	376	252	324	512	255	510	342	437	692	311	630	566	716	923
49	408	364	169	207	414	271	343	550	283	566	370	465	748	319	647	566	716	940
50	434	384	188	238	476	302	374	612	321	642	408	503	824	336	678	566	716	971
51	450	395	198	247	494	311	383	630	334	668	421	516	850	344	695	566	716	988
52	470	410	207	262	524	326	398	660	354	708	441	536	890	353	711	566	716	1,004
53	517	450	212	278	556	342	414	692	376	752	463	558	934	369	740	566	716	1,033
54	564	490	217	294	588	358	430	724	399	798	486	581	980	397	795	566	716	1,088
55	598	518	218	305	610	369	441	746	414	828	501	596	1,010	414	829	566	716	1,122
56	644	557	229	322	644	386	458	780	439	878	526	621	1,060	441	882	584	734	1,175
57	691	596	259	341	682	405	477	818	465	930	552	647	1,112	467	935	610	760	1,228
58	725	630	297	361	722	425	497	858	492	984	579	674	1,166	490	981	633	783	1,274
59	758	663	339	382	764	446	518	900	522	1,044	609	704	1,226	514	1,030	657	807	1,323
60	784	690	384	436	872	500	572	1,008	596	1,192	683	778	1,374	533	1,067	676	826	1,360
61	806	715	420	456	912	520	592	1,048	625	1,250	712	807	1,432	550	1,100	693	843	1,393
62	840	748	439	475	950	539	611	1,086	649	1,298	736	831	1,480	574	1,147	717	867	1,440
63	873	781	445	491	982	555	627	1,118	671	1,342	758	853	1,524	598	1,194	741	891	1,487
64	905	812	449	504	1,008	568	640	1,144	690	1,380	777	872	1,562	621	1,240	764	914	1,533
65+	1,177	1,056	584	655	1,310	738	832	1,487	897	1,794	1,010	1,134	2,031	807	1,612	993	1,188	1,993

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 3.4

Rating Region 4

Riverside, San Bernardino, Santa Barbara, and Ventura Counties

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	198	198	186	186	98	98	90	90	181	139	139	196	196	253	125	125	250	205	205	284	284	375	223	223	447	363	532	494	663	827
1-4	121	121	112	112	53	53	56	56	113	139	139	196	196	253	78	78	157	205	205	284	284	375	131	131	262	363	532	494	663	827
5-18	121	121	112	112	53	53	56	56	113	139	139	196	196	253	78	78	157	205	205	284	284	375	131	131	262	363	532	494	663	827
19	131	139	124	132	74	74	56	56	113	139	139	196	196	253	91	91	182	205	205	284	284	375	163	332	495	363	532	494	663	827
20	131	139	124	132	74	74	56	56	113	139	139	196	196	253	91	91	182	205	205	284	284	375	163	332	495	363	532	494	663	827
21	131	139	124	132	74	74	56	56	113	139	139	196	196	253	91	91	182	205	205	284	284	375	163	332	495	363	532	494	663	827
22	131	139	124	132	74	74	56	56	113	139	139	196	196	253	91	91	182	205	205	284	284	375	163	332	495	363	532	494	663	827
23	131	139	124	132	74	74	56	58	115	139	140	196	197	254	91	92	184	205	206	284	285	376	163	332	495	363	532	494	663	827
24	131	139	124	132	74	74	56	58	115	139	140	196	197	254	91	92	184	205	206	284	285	376	163	332	495	363	532	494	663	827
25	131	139	124	132	74	74	58	59	117	140	141	197	198	256	92	93	186	206	207	285	286	379	163	332	495	363	532	494	663	827
26	131	139	124	132	74	74	59	61	120	140	141	197	198	259	93	97	191	206	209	285	287	383	163	332	495	363	532	494	663	827
27	131	139	124	132	76	76	59	61	120	140	141	197	198	259	93	97	191	206	209	285	287	383	163	332	495	363	532	494	663	827
28	138	147	130	138	78	78	60	63	124	140	144	197	201	261	96	100	196	207	211	286	290	386	167	332	500	363	532	494	663	827
29	145	154	135	145	80	80	61	65	126	141	145	198	202	263	97	102	200	209	214	287	292	390	171	332	503	366	532	498	663	830
30	151	159	142	151	80	80	74	79	153	153	158	210	214	289	102	108	211	211	217	290	296	399	174	332	507	366	532	498	663	830
31	158	166	148	157	80	80	75	80	155	153	158	210	214	290	107	113	221	214	220	292	299	406	179	332	511	366	532	498	663	830
32	165	174	154	162	81	81	77	82	160	153	158	210	214	292	111	117	229	215	221	294	300	411	182	332	514	366	532	498	663	830
33	169	179	159	167	84	84	79	83	162	153	158	210	214	293	112	118	231	215	221	294	300	413	189	332	521	366	532	498	663	830
34	174	184	162	172	85	85	81	85	167	153	158	210	214	296	116	122	239	216	222	295	301	418	194	332	527	366	532	498	663	830
35	179	191	167	178	85	85	88	94	182	156	162	213	219	307	125	133	259	220	229	299	307	433	200	332	532	366	532	498	663	830
36	184	195	171	181	85	86	91	98	190	159	166	216	223	314	126	136	262	220	229	299	307	435	205	332	538	366	532	498	663	830
37	188	200	175	187	85	90	95	102	197	160	167	217	224	319	131	141	272	221	231	300	310	441	212	332	544	366	532	498	663	830
38	203	216	188	200	93	93	98	106	205	162	170	219	227	326	136	147	284	224	235	302	314	450	219	332	551	369	532	500	663	832
39	220	234	202	215	105	105	102	110	212	162	170	219	227	330	141	152	294	225	236	304	315	456	225	332	558	369	532	500	663	832
40	235	260	215	237	118	118	109	118	227	167	176	224	233	342	150	164	314	231	245	310	324	474	232	332	564	369	532	500	663	832
41	251	277	229	253	126	126	113	124	238	171	182	228	239	353	157	171	329	237	251	316	330	488	233	332	566	369	532	500	663	832
42	267	294	242	267	127	127	118	128	247	176	187	233	244	362	164	177	341	244	257	323	336	500	234	332	567	369	532	500	663	832
43	282	311	255	281	127	127	124	135	260	182	194	239	250	375	171	187	359	251	267	330	346	518	235	334	570	369	532	500	663	835
44	296	326	268	295	127	134	131	145	276	188	202	245	259	390	181	200	381	260	279	339	358	539	236	338	574	369	532	500	663	838
45	311	343	282	311	127	137	137	149	287	194	206	250	263	400	189	206	395	267	285	346	364	553	237	340	578	369	532	500	663	840
46	325	358	295	325	127	141	141	154	296	198	211	255	268	410	195	212	408	274	291	353	370	565	239	342	581	370	532	501	663	844
47	341	376	308	339	131	147	152	162	314	209	219	266	276	428	210	224	434	289	302	368	381	592	247	344	592	379	532	510	663	855
48	360	398	323	356	140	157	174	182	356	231	239	288	296	470	240	251	492	319	330	398	409	649	262	348	610	393	532	524	663	872
49	380	419	338	373	150	169	196	199	396	253	256	310	313	510	271	275	547	350	354	429	433	704	276	350	627	408	532	539	663	889
50	401	431	352	380	160	181	219	218	438	276	275	333	332	551	302	301	604	381	380	460	459	762	288	352	640	419	532	550	663	902
51	421	443	368	386	169	192	231	224	455	288	281	345	338	569	319	309	628	398	388	477	466	786	302	354	657	433	532	564	663	919
52	441	464	383	401	177	201	248	237	485	305	293	362	350	599	343	326	669	421	405	500	484	827	315	358	673	447	532	578	663	936
53	487	512	421	443	184	205	266	250	517	323	307	379	364	630	366	346	713	445	425	524	504	871	342	360	702	473	532	604	663	965
54	533	560	460	484	190	207	284	264	549	341	321	398	378	663	393	365	758	472	444	550	523	916	369	388	757	500	532	631	663	1,019
55	578	589	499	508	200	207	298	277	576	355	334	412	391	690	411	383	795	490	461	569	540	952	395	403	799	527	534	658	666	1,061
56	624	636	537	547	219	207	317	293	611	374	350	431	407	725	438	405	843	517	484	595	563	1,001	422	430	852	553	561	684	692	1,115
57	670	683	576	587	250	237	335	312	648	392	369	449	426	762	463	431	895	542	510	620	589	1,052	448	457	905	579	588	710	719	1,167
58	704	717	610	622	289	274	355	332	687	412	389	469	446	801	490	459	950	569	538	648	617	1,108	471	480	951	602	611	733	742	1,214
59	737	751	643	655	332	315	376	354	730	433	411	490	468	844	519	489	1,009	598	568	677	647	1,166	495	504	1,000	627	636	758	767	1,263
60	771	764	677	670	376	358	431	406	837	488	463	544	520	951	594	562	1,156	673	641	752	719	1,314	520	514	1,035	651	646	782	777	1,297
61	803	775	710	685	413	392	450	428	879	507	485	564	542	993	622	592	1,214	701	671	779	749	1,372	543	524	1,068	674	656	806	787	1,331
62	837	808	744	718	433	411	468	447	915	525	504	582	561	1,029	646	617	1,263	724	696	803	774	1,421	567	548	1,115	698	679	829	810	1,377
63	870	840	777	750	439	417	484	463	948	541	520	598	577	1,062	668	639	1,308	747	718	826	797	1,466	591	570	1,162	722	701	854	832	1,424
64	903	871	809	781	443	421	497	477	974	554	534	611	591	1,088	687	659	1,347	766	738	845	817	1,504	614	593	1,208	746	725	877	856	1,471
65+	1,174	1,133	1,052	1,016	577	548	646	620	1,266	720	694	794	769	1,415	893	857	1,751	996	960	1,099	1,062	1,956	799	771	1,571	969	942	1,140	1,113	1,912

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 3.4

Rating Region 4

Riverside, San Bernardino, Santa Barbara, and Ventura Counties

Percentage Change

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	6%	6%	6%	6%	12%	12%	20%	20%	19%	55%	55%	48%	48%	15%	15%	15%	15%	40%	40%	47%	47%	11%	10%	10%	10%	36%	-7%	43%	7%	6%
1-4	10%	10%	11%	11%	23%	23%	29%	29%	27%	23%	23%	18%	18%	15%	22%	22%	21%	11%	11%	13%	13%	11%	15%	15%	15%	2%	-30%	43%	7%	6%
5-18	4%	4%	4%	4%	9%	9%	14%	14%	13%	17%	17%	18%	18%	15%	12%	12%	11%	7%	7%	13%	13%	11%	9%	9%	9%	1%	-31%	43%	7%	6%
19	6%	0%	6%	0%	5%	5%	7%	7%	6%	14%	14%	18%	18%	15%	4%	4%	4%	11%	11%	13%	13%	11%	106%	1%	2%	54%	5%	43%	7%	6%
20	6%	0%	6%	0%	5%	5%	7%	7%	6%	14%	14%	18%	18%	15%	4%	4%	4%	11%	11%	13%	13%	11%	106%	1%	2%	54%	5%	43%	7%	6%
21	6%	0%	6%	0%	5%	5%	7%	7%	6%	14%	14%	18%	18%	15%	4%	4%	4%	11%	11%	13%	13%	11%	106%	1%	2%	54%	5%	43%	7%	6%
22	6%	0%	6%	0%	5%	5%	7%	7%	6%	14%	14%	18%	18%	15%	4%	4%	4%	11%	11%	13%	13%	11%	106%	1%	2%	54%	5%	43%	7%	6%
23	6%	0%	6%	0%	5%	5%	9%	5%	6%	15%	14%	18%	18%	15%	4%	3%	3%	11%	10%	13%	13%	11%	106%	1%	2%	54%	5%	43%	7%	6%
24	6%	0%	6%	0%	5%	5%	9%	5%	6%	15%	14%	18%	18%	15%	4%	3%	3%	11%	10%	13%	13%	11%	106%	1%	2%	54%	5%	43%	7%	6%
25	7%	1%	7%	1%	7%	7%	9%	7%	8%	18%	17%	20%	20%	17%	5%	4%	4%	13%	13%	15%	15%	12%	107%	2%	2%	56%	6%	45%	8%	7%
26	7%	1%	7%	1%	7%	7%	10%	7%	8%	18%	17%	20%	20%	16%	8%	3%	5%	13%	11%	15%	14%	11%	107%	2%	2%	56%	6%	45%	8%	7%
27	7%	1%	7%	1%	7%	7%	10%	7%	8%	18%	17%	20%	20%	16%	8%	3%	5%	13%	11%	15%	14%	11%	107%	2%	2%	56%	6%	45%	8%	7%
28	7%	0%	7%	1%	6%	6%	10%	5%	6%	18%	15%	20%	18%	15%	7%	3%	5%	13%	10%	15%	13%	11%	102%	2%	2%	56%	6%	45%	8%	7%
29	6%	0%	7%	0%	6%	6%	11%	5%	8%	19%	16%	21%	19%	17%	7%	2%	4%	13%	11%	16%	14%	12%	97%	2%	2%	55%	6%	44%	8%	7%
30	6%	1%	6%	0%	6%	6%	11%	4%	7%	17%	13%	20%	17%	15%	9%	3%	5%	14%	11%	16%	14%	12%	94%	2%	2%	55%	6%	44%	8%	7%
31	6%	1%	6%	0%	6%	6%	11%	4%	7%	17%	13%	20%	17%	15%	8%	3%	5%	14%	10%	16%	13%	12%	88%	2%	2%	55%	6%	44%	8%	7%
32	5%	0%	6%	1%	6%	6%	10%	4%	6%	17%	13%	20%	17%	15%	8%	3%	5%	13%	10%	15%	13%	12%	85%	2%	2%	55%	6%	44%	8%	7%
33	6%	0%	6%	1%	6%	6%	10%	5%	7%	17%	13%	20%	17%	15%	8%	3%	5%	13%	10%	15%	13%	11%	78%	2%	2%	55%	6%	44%	8%	7%
34	6%	0%	6%	0%	6%	6%	10%	5%	7%	18%	15%	20%	18%	16%	8%	2%	5%	15%	12%	16%	14%	12%	74%	2%	2%	55%	6%	44%	8%	7%
35	6%	-1%	7%	0%	7%	7%	10%	3%	7%	16%	12%	19%	16%	14%	8%	2%	4%	13%	8%	15%	12%	10%	69%	2%	2%	55%	6%	44%	8%	7%
36	6%	0%	6%	1%	7%	6%	10%	2%	5%	14%	10%	18%	14%	13%	9%	1%	5%	13%	8%	15%	12%	10%	65%	2%	2%	55%	6%	44%	8%	7%
37	6%	-1%	6%	-1%	9%	3%	9%	2%	6%	15%	10%	18%	14%	13%	8%	1%	4%	13%	8%	15%	11%	10%	59%	2%	2%	55%	6%	44%	8%	7%
38	6%	0%	6%	-1%	6%	6%	10%	2%	5%	17%	11%	19%	15%	13%	8%	0%	4%	14%	9%	16%	12%	11%	54%	2%	2%	53%	6%	43%	8%	7%
39	5%	-1%	6%	0%	6%	6%	10%	2%	6%	17%	11%	19%	15%	12%	8%	0%	3%	14%	8%	15%	11%	9%	50%	2%	2%	53%	6%	43%	8%	7%
40	8%	-2%	8%	-2%	7%	7%	12%	3%	7%	14%	8%	17%	12%	12%	10%	1%	5%	11%	5%	14%	9%	9%	47%	2%	3%	53%	6%	43%	8%	7%
41	8%	-2%	8%	-2%	6%	6%	12%	2%	7%	14%	7%	17%	12%	12%	10%	1%	5%	11%	5%	14%	9%	9%	46%	2%	3%	53%	6%	43%	8%	7%
42	7%	-2%	8%	-2%	6%	6%	12%	3%	7%	14%	7%	17%	11%	12%	9%	1%	5%	11%	5%	13%	9%	9%	45%	2%	3%	53%	6%	43%	8%	7%
43	7%	-3%	8%	-2%	6%	6%	11%	2%	6%	13%	6%	16%	11%	11%	9%	0%	4%	11%	4%	13%	8%	8%	46%	2%	3%	53%	6%	43%	8%	7%
44	7%	-2%	7%	-2%	9%	3%	11%	1%	6%	12%	4%	16%	9%	10%	10%	-1%	4%	10%	3%	13%	7%	8%	47%	2%	3%	53%	6%	43%	8%	6%
45	8%	-2%	8%	-2%	12%	4%	11%	2%	6%	11%	5%	15%	10%	10%	10%	0%	5%	10%	3%	12%	7%	8%	24%	-14%	3%	53%	6%	43%	8%	6%
46	8%	-2%	8%	-2%	13%	1%	11%	2%	6%	12%	5%	15%	9%	10%	9%	0%	4%	9%	3%	12%	7%	8%	23%	-14%	3%	53%	6%	43%	8%	6%
47	8%	-2%	8%	-2%	13%	1%	10%	3%	6%	11%	5%	14%	10%	10%	8%	1%	4%	8%	4%	11%	7%	7%	22%	-13%	3%	49%	6%	40%	8%	6%
48	8%	-3%	8%	-2%	13%	1%	8%	3%	6%	9%	5%	13%	9%	9%	6%	2%	4%	7%	4%	10%	7%	7%	19%	-11%	3%	44%	6%	37%	8%	6%
49	7%	-3%	8%	-2%	13%	0%	6%	4%	5%	7%	6%	11%	10%	8%	4%	3%	3%	6%	5%	8%	7%	6%	16%	-9%	3%	39%	6%	33%	8%	6%
50	8%	1%	9%	1%	18%	4%	9%	9%	9%	9%	10%	12%	13%	11%	6%	7%	6%	7%	7%	9%	10%	8%	17%	-5%	6%	35%	6%	30%	8%	8%
51	7%	2%	7%	2%	17%	3%	7%	10%	9%	8%	11%	11%	13%	11%	5%	8%	6%	6%	9%	8%	11%	8%	14%	-3%	6%	31%	6%	27%	8%	8%
52	7%	1%	7%	2%	17%	3%	6%	11%	8%	7%	11%	10%	14%	10%	3%	9%	6%	5%	9%	7%	11%	8%	12%	-1%	6%	27%	6%	24%	8%	7%
53	6%	1%	7%	2%	15%	3%	5%	11%	8%	6%	11%	9%	14%	10%	3%	9%	5%	4%	9%	6%	11%	7%	8%	2%	5%	20%	6%	19%	8%	7%
54	6%	1%	7%	1%	14%	5%	4%	11%	7%	5%	12%	8%	14%	9%	2%	9%	5%	3%	9%	6%	11%	7%	8%	2%	5%	13%	6%	13%	8%	7%
55	3%	2%	4%	2%	9%	5%	2%	10%	6%	4%	10%	7%	13%	8%	1%	8%	4%	2%	9%	5%	10%	6%	5%	3%	4%	7%	6%	9%	8%	6%
56	3%	1%	4%	2%	5%	11%	2%	10%	5%	3%	10%	6%	13%	8%	0%	8%	4%	2%	9%	4%	10%	6%	5%	3%	4%	6%	4%	7%	6%	5%
57	3%	1%	3%	2%	4%	9%	2%	9%	5%	3%	10%	6%	12%	7%	0%	8%	4%	2%	8%	4%	10%	6%	4%	2%	3%	5%	4%	7%	6%	5%
58	3%	1%	3%	1%	3%	8%	2%	9%	5%	3%	9%	6%	11%	7%	0%	7%	4%	2%	8%	4%	9%	5%	4%	2%	3%	5%	4%	7%	6%	5%
59	3%	1%	3%	1%	2%	8%	2%	8%	5%	3%	9%	6%	11%	7%	1%	7%	3%	2%	7%	4%	9%	5%	4%	2%	3%	5%	3%	6%	5%	5%
60	2%	3%	2%	3%	2%	7%	1%	7%	4%	2%	8%	5%	10%	6%	0%	6%	3%	1%	7%	3%	8%	5%	2%	4%	3%	4%	5%	6%	6%	5%
61	0%	4%	1%	4%	2%	7%	1%	7%	4%	3%	7%	5%	9%	6%	0%	6%	3%	2%	6%	4%	8%	4%	1%	5%	3%	3%	6%	5%	7%	5%
62	0%	4%	1%	4%	1%	7%	1%	6%	4%	3%	7%	5%	9%	6%	0%	5%	3%	2%	6%	3%	7%	4%	1%	5%	3%	3%	6%	5%	7%	5%
63	0%	4%	1%	4%	1%	7%	1%	6%	4%	3%	7%	5%	9%	5%	0%	5%	3%	1%	6%	3%	7%	4%	1%	5%	3%	3%	6%	4%	7%	4%
64	0%	4%	0%	4%	1%	7%	1%	6%	3%	3%	6%	5%	8%	5%	0%	5%	2%	1%	5%	3%	7%	4%	1%	5%	3%	2%	5%	4%	7%	4%
65+	0%	4%	0%	4%	1%	7%	1%	6%	3%	2%	6%	5%	8%	5%	0%	5%	2%	1%	5%	3%	7%	4%	1%	5%	3%	2%	5%	4%	7%	4%

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 3.5

Rating Region 5

Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	233	217	136	113	226	226	288	288	151	302	302	410	410	236	473	473	675	835
1-4	147	137	78	70	140	172	230	288	92	184	228	319	410	142	285	355	675	835
5-18	140	130	71	62	124	164	230	288	84	168	220	319	410	135	271	348	675	835
19	153	144	97	58	116	160	230	288	91	182	227	319	410	320	480	533	675	835
20	153	144	97	58	116	160	230	288	91	182	227	319	410	320	480	533	675	835
21	153	144	97	58	116	160	230	288	91	182	227	319	410	320	480	533	675	835
22	153	144	97	58	116	160	230	288	91	182	227	319	410	320	480	533	675	835
23	153	144	97	58	116	160	230	288	92	184	228	320	412	320	480	533	675	835
24	153	144	97	58	116	160	230	288	92	184	228	320	412	320	480	533	675	835
25	154	145	98	60	120	165	235	295	95	190	235	327	422	321	482	540	682	843
26	154	145	98	62	124	165	235	295	97	194	235	327	422	321	482	540	682	843
27	154	145	101	62	124	165	235	295	97	194	235	327	422	321	482	540	682	843
28	162	152	103	64	128	165	235	297	99	198	235	327	423	321	484	540	682	843
29	171	159	106	65	130	167	237	302	100	200	237	329	429	321	489	540	682	845
30	179	164	106	83	166	183	253	336	119	238	252	344	463	321	492	540	682	845
31	187	172	106	84	168	183	253	336	121	242	252	344	464	321	495	540	682	845
32	196	179	107	87	174	183	253	339	124	248	252	344	467	321	500	540	682	845
33	201	184	109	88	176	183	253	339	125	250	252	344	467	321	505	540	682	845
34	205	187	110	90	180	183	253	343	129	258	253	345	474	321	511	540	682	848
35	212	193	111	101	202	186	256	357	142	284	255	347	489	322	520	540	682	848
36	216	197	112	105	210	187	257	362	143	286	255	347	489	322	525	540	682	848
37	221	202	115	108	216	187	257	365	148	296	255	347	495	322	531	540	682	848
38	239	218	122	113	226	193	263	376	153	306	260	352	505	322	537	540	682	849
39	257	233	138	118	236	193	263	378	160	320	260	352	509	322	543	540	682	849
40	283	254	155	123	246	193	263	383	167	334	260	352	516	324	554	540	682	849
41	302	270	164	129	258	195	265	394	174	348	263	355	529	324	555	540	682	849
42	320	286	165	133	266	199	269	402	181	362	269	361	542	324	556	540	682	849
43	338	301	165	140	280	205	275	415	190	380	278	370	560	327	559	540	682	849
44	354	317	169	147	294	210	280	427	200	400	286	378	578	329	561	540	682	849
45	372	333	174	165	330	227	297	462	225	450	309	401	626	279	569	540	682	849
46	390	349	176	171	342	233	303	474	234	468	318	410	644	281	572	540	682	849
47	407	364	182	182	364	244	314	496	248	496	332	424	672	287	583	540	682	860
48	431	381	193	200	400	262	332	532	272	544	356	448	720	295	599	540	682	876
49	454	400	207	215	430	277	347	562	294	588	378	470	764	304	614	540	682	891
50	482	422	230	241	482	303	373	614	326	652	410	502	828	319	646	540	682	923
51	500	434	243	250	500	312	382	632	339	678	423	515	854	328	661	540	682	938
52	524	451	253	266	532	328	398	664	359	718	443	535	894	337	677	540	682	954
53	575	494	260	282	564	344	414	696	383	766	467	559	942	351	704	540	682	981
54	628	538	264	299	598	361	431	730	405	810	489	581	986	377	756	540	682	1,033
55	665	569	268	297	594	361	431	730	403	806	489	581	986	393	788	540	682	1,065
56	717	611	282	313	626	375	445	758	427	854	511	603	1,030	420	840	555	697	1,117
57	767	654	317	332	664	394	464	796	452	904	536	628	1,080	444	889	579	721	1,166
58	805	692	363	352	704	414	484	836	481	962	565	657	1,138	467	935	602	744	1,212
59	843	728	417	372	744	434	504	876	507	1,014	591	683	1,190	490	981	625	767	1,258
60	872	758	472	424	848	486	556	980	579	1,158	663	755	1,334	508	1,016	643	785	1,293
61	899	785	515	444	888	506	576	1,020	607	1,214	691	783	1,390	525	1,048	660	802	1,325
62	936	822	541	461	922	523	593	1,054	630	1,260	714	806	1,436	547	1,093	682	824	1,370
63	973	858	547	476	952	538	608	1,084	651	1,302	735	827	1,478	569	1,137	704	846	1,414
64	1,010	894	552	489	978	551	621	1,110	670	1,340	754	846	1,516	591	1,181	726	868	1,458
65+	1,313	1,162	718	636	1,271	716	807	1,443	871	1,742	980	1,100	1,971	768	1,535	944	1,128	1,895

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 3.5

Rating Region 5

Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	221	221	205	205	124	124	95	95	190	139	139	194	194	248	131	131	262	205	205	280	280	368	213	213	427	346	508	471	632	788
1-4	135	135	125	125	66	66	54	54	109	139	139	194	194	248	75	75	150	205	205	280	280	368	124	124	249	346	508	471	632	788
5-18	135	135	125	125	66	66	54	54	109	139	139	194	194	248	75	75	150	205	205	280	280	368	124	124	249	346	508	471	632	788
19	145	154	135	145	93	93	54	54	109	139	139	194	194	248	87	87	175	205	205	280	280	368	155	316	472	346	508	471	632	788
20	145	154	135	145	93	93	54	54	109	139	139	194	194	248	87	87	175	205	205	280	280	368	155	316	472	346	508	471	632	788
21	145	154	135	145	93	93	54	54	109	139	139	194	194	248	87	87	175	205	205	280	280	368	155	316	472	346	508	471	632	788
22	145	154	135	145	93	93	54	54	109	139	139	194	194	248	87	87	175	205	205	280	280	368	155	316	472	346	508	471	632	788
23	145	154	135	145	93	93	54	55	110	139	140	194	195	249	87	90	177	205	207	280	282	370	155	316	472	346	508	471	632	788
24	145	154	135	145	93	93	54	55	110	139	140	194	195	249	87	90	177	205	207	280	282	370	155	316	472	346	508	471	632	788
25	145	154	135	145	93	93	55	56	112	140	141	195	196	252	90	91	181	207	209	282	284	374	155	316	472	346	508	471	632	788
26	145	154	135	145	93	93	56	59	116	140	142	195	197	254	91	93	185	207	209	282	284	376	155	316	472	346	508	471	632	788
27	145	154	135	145	96	96	56	59	116	140	142	195	197	254	91	93	185	207	209	282	284	376	155	316	472	346	508	471	632	788
28	153	162	142	152	98	98	58	61	119	141	145	196	199	257	92	97	190	207	212	282	287	380	157	316	474	346	508	471	632	788
29	161	172	150	159	101	101	59	62	122	142	146	197	201	260	93	98	192	209	214	284	289	383	162	316	479	349	508	473	632	790
30	169	179	155	164	101	101	75	80	155	156	161	211	216	291	110	116	226	221	227	296	302	413	165	316	482	349	508	473	632	790
31	178	187	162	172	101	101	76	81	158	156	161	211	216	292	112	118	231	221	227	296	302	415	169	316	485	349	508	473	632	790
32	186	196	169	179	102	102	79	83	162	156	161	211	216	295	115	121	236	221	227	296	302	418	173	316	490	349	508	473	632	790
33	191	201	174	184	104	104	80	84	165	156	161	211	216	296	116	123	240	221	227	296	302	420	179	316	495	349	508	473	632	790
34	195	206	178	187	105	105	82	87	169	156	161	211	216	298	120	126	246	221	227	296	302	423	184	316	501	349	508	473	632	790
35	200	213	182	194	105	105	92	99	192	161	168	216	223	316	132	141	274	227	236	302	311	444	191	316	508	349	508	473	632	790
36	205	217	186	198	105	108	96	103	199	163	170	218	225	321	132	142	275	227	236	302	311	445	196	316	513	349	508	473	632	790
37	209	222	191	202	106	112	99	106	206	165	171	219	226	326	137	147	285	227	236	302	311	450	202	316	519	349	508	473	632	790
38	227	241	206	219	116	116	103	111	214	166	174	220	228	332	142	153	296	229	240	304	315	458	209	316	525	351	508	475	632	792
39	244	260	221	235	132	132	108	117	225	167	176	221	231	339	148	161	310	230	242	305	318	466	214	316	531	351	508	475	632	792
40	263	290	235	260	147	147	110	119	230	167	176	221	231	341	152	165	318	230	242	305	318	470	221	316	538	351	508	475	632	792
41	281	310	250	276	156	156	115	125	240	170	181	225	235	350	159	172	331	236	250	311	325	484	222	316	539	351	508	475	632	792
42	298	329	266	293	157	157	119	130	249	175	185	230	240	360	165	180	345	241	256	316	331	497	223	316	540	351	508	475	632	792
43	315	348	280	309	157	157	125	138	263	181	194	235	248	374	172	191	364	249	267	324	343	515	224	319	543	351	508	475	632	795
44	331	365	295	325	157	166	132	146	278	187	201	241	255	388	182	201	384	257	276	333	351	534	224	321	545	351	508	475	632	797
45	346	382	309	341	157	172	149	163	313	204	218	259	273	422	206	226	433	281	301	356	376	583	225	323	549	351	508	475	632	799
46	363	400	324	357	157	176	155	169	325	210	224	264	278	434	215	234	449	290	309	365	384	599	226	325	552	351	508	475	632	801
47	379	418	338	373	163	184	167	178	346	221	233	276	288	455	231	246	478	306	321	381	396	628	235	328	563	360	508	484	632	812
48	403	444	355	391	173	195	185	195	381	240	249	295	304	490	256	269	525	331	344	406	419	676	249	330	579	373	508	498	632	828
49	425	468	372	411	186	211	204	207	412	259	262	313	317	521	282	286	569	358	361	433	436	719	262	332	594	386	508	511	632	844
50	448	481	389	419	199	225	223	221	445	277	276	332	331	554	307	306	614	383	381	458	456	764	273	334	608	398	508	522	632	857
51	471	494	406	427	211	239	234	227	462	289	282	343	336	571	324	314	638	399	389	474	464	788	286	336	623	411	508	535	632	872
52	494	519	423	444	221	250	252	240	492	306	295	361	349	601	348	331	679	423	406	498	482	830	300	339	639	424	508	549	632	888
53	544	571	465	488	229	255	270	254	525	325	309	379	363	634	374	351	726	449	426	524	502	876	324	341	666	449	508	573	632	915
54	595	625	507	533	235	257	289	269	558	343	324	398	378	668	399	371	771	474	446	549	522	921	350	368	718	474	508	599	632	967
55	645	657	549	560	249	257	290	269	560	345	324	399	378	669	400	371	772	475	446	550	522	922	375	382	758	500	508	624	632	1,007
56	696	709	591	602	273	259	307	285	593	362	340	417	395	703	425	394	820	500	469	575	544	970	401	409	810	525	533	650	658	1,059
57	746	760	634	645	309	293	326	303	629	381	357	435	412	739	450	418	868	525	493	600	568	1,019	425	433	859	550	558	674	682	1,108
58	784	798	671	684	356	339	346	324	670	400	378	455	433	779	478	448	926	553	523	628	598	1,076	448	457	905	572	581	697	706	1,154
59	821	836	707	720	411	391	366	343	709	420	398	475	453	819	505	474	980	580	549	656	624	1,130	471	480	951	596	604	720	729	1,200
60	860	852	745	738	467	443	418	395	813	472	449	527	504	922	577	545	1,123	652	620	727	696	1,273	493	490	984	618	614	742	739	1,233
61	897	866	781	754	511	485	438	415	854	492	470	547	525	963	604	574	1,179	679	649	754	724	1,329	517	499	1,016	641	623	766	748	1,265
62	935	902	819	791	537	510	454	433	887	508	488	563	542	996	627	598	1,225	702	673	777	748	1,375	540	521	1,061	664	646	789	770	1,311
63	972	938	855	826	543	517	469	449	919	524	504	578	558	1,028	648	620	1,269	723	696	798	771	1,419	562	542	1,105	687	667	811	791	1,354
64	1,010	975	891	861	549	521	482	463	945	536	518	591	572	1,055	666	639	1,305	741	714	816	790	1,456	584	564	1,149	709	689	834	813	1,398
65+	1,313	1,268	1,159	1,120	713	678	627	603	1,230	698	673	769	744	1,372	866	831	1,697	964	928	1,061	1,026	1,893	760	733	1,494	921	896	1,084	1,058	1,818

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 3.5

Rating Region 5

Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

	Percentage Change																															
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet									
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	5%	5%	6%	6%	10%	10%	19%	19%	19%	63%	63%	48%	48%	16%	15%	15%	15%	47%	47%	46%	46%	11%	11%	11%	11%	37%	-7%	43%	7%	6%
1-4	9%	9%	10%	10%	18%	18%	30%	30%	28%	24%	24%	19%	19%	16%	23%	23%	23%	11%	11%	14%	14%	11%	15%	15%	14%	3%	-30%	43%	7%	6%
5-18	4%	4%	4%	4%	8%	8%	15%	15%	14%	18%	18%	19%	19%	16%	12%	12%	12%	7%	7%	14%	14%	11%	9%	9%	9%	1%	-31%	43%	7%	6%
19	6%	-1%	7%	-1%	4%	4%	7%	7%	6%	15%	15%	19%	19%	16%	5%	5%	4%	11%	11%	14%	14%	11%	106%	1%	2%	54%	5%	43%	7%	6%
20	6%	-1%	7%	-1%	4%	4%	7%	7%	6%	15%	15%	19%	19%	16%	5%	5%	4%	11%	11%	14%	14%	11%	106%	1%	2%	54%	5%	43%	7%	6%
21	6%	-1%	7%	-1%	4%	4%	7%	7%	6%	15%	15%	19%	19%	16%	5%	5%	4%	11%	11%	14%	14%	11%	106%	1%	2%	54%	5%	43%	7%	6%
22	6%	-1%	7%	-1%	4%	4%	7%	7%	6%	15%	15%	19%	19%	16%	5%	5%	4%	11%	11%	14%	14%	11%	106%	1%	2%	54%	5%	43%	7%	6%
23	6%	-1%	7%	-1%	4%	4%	7%	5%	5%	15%	14%	19%	18%	16%	6%	2%	4%	11%	10%	14%	13%	11%	106%	1%	2%	54%	5%	43%	7%	6%
24	6%	-1%	7%	-1%	4%	4%	7%	5%	5%	15%	14%	19%	18%	16%	6%	2%	4%	11%	10%	14%	13%	11%	106%	1%	2%	54%	5%	43%	7%	6%
25	6%	0%	7%	0%	5%	5%	9%	7%	7%	18%	17%	21%	20%	17%	6%	4%	5%	14%	12%	16%	15%	13%	107%	2%	2%	56%	6%	45%	8%	7%
26	6%	0%	7%	0%	5%	5%	11%	5%	7%	18%	16%	21%	19%	16%	7%	4%	5%	14%	12%	16%	15%	12%	107%	2%	2%	56%	6%	45%	8%	7%
27	6%	0%	7%	0%	5%	5%	11%	5%	7%	18%	16%	21%	19%	16%	7%	4%	5%	14%	12%	16%	15%	12%	107%	2%	2%	56%	6%	45%	8%	7%
28	6%	0%	7%	0%	5%	5%	10%	5%	8%	17%	14%	20%	18%	16%	8%	2%	4%	14%	11%	16%	14%	11%	104%	2%	2%	56%	6%	45%	8%	7%
29	6%	-1%	6%	0%	5%	5%	10%	5%	7%	18%	14%	20%	18%	16%	8%	2%	4%	13%	11%	16%	14%	12%	98%	2%	2%	55%	6%	44%	8%	7%
30	6%	0%	6%	0%	5%	5%	11%	4%	7%	17%	14%	20%	17%	15%	8%	3%	5%	14%	11%	16%	14%	12%	95%	2%	2%	55%	6%	44%	8%	7%
31	5%	0%	6%	0%	5%	5%	11%	4%	6%	17%	14%	20%	17%	15%	8%	3%	5%	14%	11%	16%	14%	12%	90%	2%	2%	55%	6%	44%	8%	7%
32	5%	0%	6%	0%	5%	5%	10%	5%	7%	17%	14%	20%	17%	15%	8%	2%	5%	14%	11%	16%	14%	12%	86%	2%	2%	55%	6%	44%	8%	7%
33	5%	0%	6%	0%	5%	5%	10%	5%	7%	17%	14%	20%	17%	15%	8%	2%	4%	14%	11%	16%	14%	11%	79%	2%	2%	55%	6%	44%	8%	7%
34	5%	0%	5%	0%	5%	5%	10%	3%	7%	17%	14%	20%	17%	15%	8%	2%	5%	14%	11%	17%	14%	12%	74%	2%	2%	55%	6%	44%	8%	7%
35	6%	0%	6%	-1%	6%	6%	10%	2%	5%	16%	11%	19%	15%	13%	8%	1%	4%	12%	8%	15%	12%	10%	69%	2%	2%	55%	6%	44%	8%	7%
36	5%	0%	6%	-1%	7%	4%	9%	2%	6%	15%	10%	18%	14%	13%	8%	1%	4%	12%	8%	15%	12%	10%	64%	2%	2%	55%	6%	44%	8%	7%
37	6%	0%	6%	0%	8%	3%	9%	2%	5%	13%	9%	17%	14%	12%	8%	1%	4%	12%	8%	15%	12%	10%	59%	2%	2%	55%	6%	44%	8%	7%
38	5%	-1%	6%	0%	5%	5%	10%	2%	6%	16%	11%	20%	15%	13%	8%	0%	3%	14%	8%	16%	12%	10%	54%	2%	2%	54%	6%	44%	8%	7%
39	5%	-1%	5%	-1%	5%	5%	9%	1%	5%	16%	10%	19%	14%	12%	8%	-1%	3%	13%	7%	15%	11%	9%	50%	2%	2%	54%	6%	44%	8%	7%
40	8%	-2%	8%	-2%	5%	5%	12%	3%	7%	16%	10%	19%	14%	12%	10%	1%	5%	13%	7%	15%	11%	10%	47%	3%	3%	54%	6%	44%	8%	7%
41	7%	-3%	8%	-2%	5%	5%	12%	3%	8%	15%	8%	18%	13%	13%	9%	1%	5%	11%	5%	14%	9%	9%	46%	3%	3%	54%	6%	44%	8%	7%
42	7%	-3%	8%	-2%	5%	5%	12%	2%	7%	14%	8%	17%	12%	12%	10%	1%	5%	12%	5%	14%	9%	9%	45%	3%	3%	54%	6%	44%	8%	7%
43	7%	-3%	8%	-3%	5%	5%	12%	1%	6%	13%	6%	17%	11%	11%	10%	-1%	4%	12%	4%	14%	8%	9%	46%	3%	3%	54%	6%	44%	8%	7%
44	7%	-3%	7%	-2%	8%	2%	11%	1%	6%	12%	4%	16%	10%	10%	10%	0%	4%	11%	4%	14%	8%	8%	47%	2%	3%	54%	6%	44%	8%	7%
45	8%	-3%	8%	-2%	11%	1%	11%	1%	5%	11%	4%	15%	9%	9%	9%	0%	4%	10%	3%	13%	7%	7%	24%	-14%	4%	54%	6%	44%	8%	6%
46	7%	-3%	8%	-2%	12%	0%	10%	1%	5%	11%	4%	15%	9%	9%	9%	0%	4%	10%	3%	12%	7%	8%	24%	-14%	4%	54%	6%	44%	8%	6%
47	7%	-3%	8%	-2%	12%	-1%	9%	2%	5%	10%	5%	14%	9%	9%	7%	1%	4%	8%	3%	11%	7%	7%	22%	-13%	4%	50%	6%	41%	8%	6%
48	7%	-3%	7%	-3%	12%	-1%	8%	3%	5%	9%	5%	13%	9%	9%	6%	1%	4%	8%	3%	10%	7%	7%	18%	-11%	3%	45%	6%	37%	8%	6%
49	7%	-3%	8%	-3%	11%	-2%	5%	4%	4%	7%	6%	11%	9%	8%	4%	3%	3%	6%	5%	9%	8%	6%	16%	-8%	3%	40%	6%	33%	8%	6%
50	8%	0%	8%	1%	16%	2%	8%	9%	8%	9%	10%	12%	13%	11%	6%	7%	6%	7%	8%	10%	10%	8%	17%	-4%	6%	36%	6%	31%	8%	8%
51	6%	1%	7%	2%	15%	2%	7%	10%	8%	8%	11%	11%	14%	11%	5%	8%	6%	6%	9%	9%	11%	8%	15%	-2%	6%	31%	6%	27%	8%	8%
52	6%	1%	7%	2%	14%	1%	6%	11%	8%	7%	11%	10%	14%	10%	3%	8%	6%	5%	9%	7%	11%	8%	12%	-1%	6%	27%	6%	24%	8%	7%
53	6%	1%	6%	1%	14%	2%	4%	11%	7%	6%	11%	9%	14%	10%	2%	9%	6%	4%	10%	7%	11%	8%	8%	3%	6%	20%	6%	19%	8%	7%
54	6%	0%	6%	1%	12%	3%	3%	11%	7%	5%	11%	8%	14%	9%	2%	9%	5%	3%	10%	6%	11%	7%	8%	2%	5%	14%	6%	14%	8%	7%
55	3%	1%	4%	2%	8%	4%	2%	10%	6%	5%	11%	8%	14%	9%	1%	9%	4%	3%	10%	6%	11%	7%	5%	3%	4%	8%	6%	9%	8%	6%
56	3%	1%	3%	1%	3%	9%	2%	10%	6%	4%	10%	7%	13%	8%	0%	8%	4%	2%	9%	5%	11%	6%	5%	3%	4%	6%	4%	7%	6%	5%
57	3%	1%	3%	1%	3%	8%	2%	10%	6%	3%	10%	7%	13%	8%	0%	8%	4%	2%	9%	5%	11%	6%	4%	3%	3%	5%	4%	7%	6%	5%
58	3%	1%	3%	1%	2%	7%	2%	9%	5%	3%	10%	6%	12%	7%	1%	7%	4%	2%	8%	5%	10%	6%	4%	2%	3%	5%	4%	7%	5%	5%
59	3%	1%	3%	1%	1%	7%	2%	8%	5%	3%	9%	6%	11%	7%	0%	7%	3%	2%	8%	4%	9%	5%	4%	2%	3%	5%	3%	7%	5%	5%
60	1%	2%	2%	3%	1%	7%	1%	7%	4%	3%	8%	6%	10%	6%	0%	6%	3%	2%	7%	4%	8%	5%	3%	4%	3%	4%	5%	6%	6%	5%
61	0%	4%	1%	4%	1%	6%	1%	7%	4%	3%	8%	5%	10%	6%	0%	6%	3%	2%	6%	4%	8%	5%	2%	5%	3%	3%	6%	5%	7%	5%
62	0%	4%	0%	4%	1%	6%	2%	6%	4%	3%	7%	5%	9%	6%	0%	5%	3%	2%	6%	4%	8%	4%	1%	5%	3%	3%	6%	4%	7%	5%
63	0%	4%	0%	4%	1%	6%	1%	6%	4%	3%	7%	5%	9%	5%	0%	5%	3%	2%	6%	4%	7%	4%	1%	5%	3%	2%	6%	4%	7%	4%
64	0%	4%	0%	4%	1%	6%	1%	6%	3%	3%	6%	5%	9%	5%	1%	5%	3%	2%	6%	4%	7%	4%	1%	5%	3%	2%	5%	4%	7%	4%
65+	0%	4%	0%	4%	1%	6%	1%	5%	3%	3%	6%	5%	8%	5%	1%	5%	3%	2%	6%	4%	7%	4%	1%	5%	3%	2%	5%	4%	7%	4%

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 3.6

Rating Region 6

Orange and San Diego Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	233	217	118	108	216	216	291	291	144	288	288	417	417	237	475	475	680	840
1-4	147	137	69	72	144	171	231	291	95	190	227	322	417	143	287	357	680	840
5-18	140	130	62	64	128	163	231	291	87	174	219	322	417	136	273	350	680	840
19	153	144	84	60	120	159	231	291	95	190	227	322	417	323	483	537	680	840
20	153	144	84	60	120	159	231	291	95	190	227	322	417	323	483	537	680	840
21	153	144	84	60	120	159	231	291	95	190	227	322	417	323	483	537	680	840
22	153	144	84	60	120	159	231	291	95	190	227	322	417	323	483	537	680	840
23	153	144	84	61	122	160	232	293	95	190	227	322	417	323	483	537	680	840
24	153	144	84	61	122	160	232	293	95	190	227	322	417	323	483	537	680	840
25	154	145	85	63	126	165	237	300	97	194	233	328	425	324	485	544	687	848
26	154	145	85	65	130	165	237	300	100	200	233	328	425	324	485	544	687	848
27	154	145	88	65	130	165	237	300	100	200	233	328	425	324	485	544	687	848
28	162	152	90	66	132	165	237	300	103	206	233	328	430	324	489	544	687	848
29	171	159	91	68	136	168	240	308	104	208	237	332	436	324	492	544	687	850
30	179	164	91	80	160	177	249	329	109	218	239	334	443	324	497	544	687	850
31	187	172	91	82	164	177	249	331	115	230	242	337	452	324	501	544	687	850
32	196	179	92	84	168	177	249	333	119	238	243	338	457	324	505	544	687	850
33	201	184	95	85	170	177	249	333	120	240	243	338	457	324	511	544	687	850
34	205	187	96	88	176	180	252	340	123	246	246	341	464	324	517	544	687	856
35	212	193	97	95	190	180	252	346	133	266	246	341	474	325	523	544	687	856
36	216	197	97	99	198	181	253	352	136	272	246	341	477	325	529	544	687	856
37	221	202	100	103	206	183	255	358	140	280	247	342	482	325	534	544	687	856
38	239	218	107	107	214	188	260	367	146	292	255	350	496	325	542	544	687	856
39	257	233	120	111	222	188	260	367	149	298	255	350	496	325	547	544	687	856
40	283	254	135	122	244	190	262	384	165	330	257	352	517	327	556	544	687	856
41	302	270	143	127	254	195	267	394	172	344	264	359	531	327	557	544	687	856
42	320	286	145	132	264	200	272	404	179	358	270	365	544	327	558	544	687	856
43	338	301	145	138	276	205	277	415	187	374	278	373	560	329	561	544	687	856
44	354	317	148	146	292	211	283	429	199	398	287	382	581	331	565	544	687	856
45	372	333	152	151	302	215	287	438	205	410	292	387	592	281	572	544	687	856
46	390	349	154	156	312	220	292	448	212	424	299	394	606	282	576	544	687	856
47	407	364	158	166	332	230	302	468	225	450	312	407	632	289	588	544	687	867
48	431	381	169	188	376	252	324	512	255	510	342	437	692	298	604	544	687	883
49	454	400	180	209	418	273	345	554	284	568	371	466	750	306	620	544	687	899
50	482	422	201	238	476	302	374	612	321	642	408	503	824	322	651	544	687	930
51	500	434	212	247	494	311	383	630	334	668	421	516	850	332	668	544	687	947
52	524	451	221	262	524	326	398	660	354	708	441	536	890	340	684	544	687	963
53	575	494	227	278	556	342	414	692	376	752	463	558	934	354	710	544	687	989
54	628	538	231	294	588	358	430	724	399	798	486	581	980	379	760	544	687	1,039
55	665	569	234	305	610	369	441	746	414	828	501	596	1,010	396	792	544	687	1,071
56	717	611	246	322	644	386	458	780	439	878	526	621	1,060	422	845	558	701	1,124
57	767	654	276	341	682	405	477	818	465	930	552	647	1,112	448	896	584	727	1,175
58	805	692	317	361	722	425	497	858	492	984	579	674	1,166	470	941	606	749	1,220
59	843	728	363	382	764	446	518	900	522	1,044	609	704	1,226	493	988	629	772	1,267
60	872	758	411	436	872	500	572	1,008	596	1,192	683	778	1,374	512	1,023	648	791	1,302
61	899	785	449	456	912	520	592	1,048	625	1,250	712	807	1,432	529	1,057	665	808	1,336
62	936	822	471	475	950	539	611	1,086	649	1,298	736	831	1,480	551	1,102	687	830	1,381
63	973	858	477	491	982	555	627	1,118	671	1,342	758	853	1,524	574	1,147	710	853	1,426
64	1,010	894	482	504	1,008	568	640	1,144	690	1,380	777	872	1,562	598	1,194	734	877	1,473
65+	1,313	1,162	627	655	1,310	738	832	1,487	897	1,794	1,010	1,134	2,031	777	1,552	954	1,140	1,915

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 3.6

Rating Region 6

Orange and San Diego Counties

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	221	221	205	205	106	106	90	90	181	139	139	196	196	253
1-4	135	135	125	125	57	57	56	56	113	139	139	196	196	253
5-18	135	135	125	125	57	57	56	56	113	139	139	196	196	253
19	145	154	135	145	80	80	56	56	113	139	139	196	196	253
20	145	154	135	145	80	80	56	56	113	139	139	196	196	253
21	145	154	135	145	80	80	56	56	113	139	139	196	196	253
22	145	154	135	145	80	80	56	56	113	139	139	196	196	253
23	145	154	135	145	80	80	56	58	115	139	140	196	197	254
24	145	154	135	145	80	80	56	58	115	139	140	196	197	254
25	145	154	135	145	80	80	58	59	117	140	141	197	198	256
26	145	154	135	145	80	80	59	61	120	140	141	197	198	259
27	145	154	135	145	83	83	59	61	120	140	141	197	198	259
28	153	162	142	152	85	85	60	63	124	140	144	197	201	261
29	161	172	150	159	86	86	61	65	126	141	145	198	202	263
30	169	179	155	164	86	86	73	76	149	152	155	209	212	285
31	178	187	162	172	86	86	74	79	153	152	155	209	212	288
32	186	196	169	179	87	87	76	81	158	152	156	209	213	290
33	191	201	174	184	90	90	77	82	160	152	156	209	213	291
34	195	206	178	187	91	91	80	84	165	152	156	209	213	293
35	200	213	182	194	91	91	87	92	180	155	161	212	218	305
36	205	217	186	198	91	92	90	97	188	158	165	214	221	312
37	209	222	191	202	92	97	94	101	195	159	166	216	223	317
38	227	241	206	219	101	101	97	105	203	161	169	218	226	324
39	244	260	221	235	114	114	101	109	210	161	169	218	226	327
40	263	290	235	260	127	127	109	118	227	167	176	224	233	342
41	281	310	250	276	135	135	113	124	238	171	182	228	239	353
42	298	329	266	293	137	137	118	128	247	176	187	233	244	362
43	315	348	280	309	137	137	124	135	260	182	194	239	250	375
44	331	365	295	325	137	144	131	145	276	188	202	245	259	390
45	346	382	309	341	137	149	135	148	284	192	205	249	262	398
46	363	400	324	357	137	152	140	153	293	197	210	254	267	407
47	379	418	338	373	141	157	151	161	312	207	218	264	275	426
48	403	444	355	391	150	169	174	182	356	231	239	288	296	470
49	425	468	372	411	161	182	197	201	398	254	257	311	314	512
50	448	481	389	419	172	194	219	218	438	276	275	333	332	551
51	471	494	406	427	182	206	231	224	455	288	281	345	338	569
52	494	519	423	444	191	215	248	237	485	305	293	362	350	599
53	544	571	465	488	197	221	266	250	517	323	307	379	364	630
54	595	625	507	533	203	224	284	264	549	341	321	398	378	663
55	645	657	549	560	214	224	298	277	576	355	334	412	391	690
56	696	709	591	602	236	224	317	293	611	374	350	431	407	725
57	746	760	634	645	267	254	335	312	648	392	369	449	426	762
58	784	798	671	684	309	293	355	332	687	412	389	469	446	801
59	821	836	707	720	356	339	376	354	730	433	411	490	468	844
60	860	852	745	738	404	383	431	406	837	488	463	544	520	951
61	897	866	781	754	443	421	450	428	879	507	485	564	542	993
62	935	902	819	791	465	442	468	447	915	525	504	582	561	1,029
63	972	938	855	826	471	448	484	463	948	541	520	598	577	1,062
64	1,010	975	891	861	477	452	497	477	974	554	534	611	591	1,088
65+	1,313	1,268	1,159	1,120	620	588	646	620	1,266	720	694	794	769	1,415

	Optimum Advantage HSA 2,500								BalanceNet							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	125	125	250	205	205	284	284	375	214	214	429	349	511	474	637	793
1-4	78	78	157	205	205	284	284	375	125	125	251	349	511	474	637	793
5-18	78	78	157	205	205	284	284	375	125	125	251	349	511	474	637	793
19	91	91	182	205	205	284	284	375	156	319	475	349	511	474	637	793
20	91	91	182	205	205	284	284	375	156	319	475	349	511	474	637	793
21	91	91	182	205	205	284	284	375	156	319	475	349	511	474	637	793
22	91	91	182	205	205	284	284	375	156	319	475	349	511	474	637	793
23	91	92	184	205	206	284	285	376	156	319	475	349	511	474	637	793
24	91	92	184	205	206	284	285	376	156	319	475	349	511	474	637	793
25	92	93	186	206	207	285	286	379	156	319	475	349	511	474	637	793
26	93	97	191	206	209	285	287	383	156	319	475	349	511	474	637	793
27	93	97	191	206	209	285	287	383	156	319	475	349	511	474	637	793
28	96	100	196	207	211	286	290	386	160	319	479	349	511	474	637	793
29	97	102	200	209	214	287	292	390	163	319	482	351	511	477	637	796
30	101	106	207	210	215	289	294	395	167	319	487	351	511	477	637	796
31	106	112	219	212	219	291	297	404	172	319	491	351	511	477	637	796
32	110	116	226	214	220	292	299	409	176	319	495	351	511	477	637	796
33	111	117	229	214	220	292	299	410	182	319	501	352	511	478	637	797
34	113	121	235	214	221	292	300	414	187	319	507	353	511	479	637	798
35	123	132	256	219	227	297	306	430	192	319	511	353	511	479	637	798
36	125	135	260	219	227	297	306	433	197	319	517	353	511	479	637	798
37	130	138	269	220	229	299	307	438	203	319	522	353	511	479	637	798
38	135	146	281	222	234	301	313	448	211	319	530	354	511	480	637	799
39	138	150	289	222	234	301	313	451	216	319	535	354	511	480	637	799
40	150	164	314	231	245	310	324	474	221	319	540	354	511	480	637	799
41	157	171	329	237	251	316	330	488	222	319	541	354	511	480	637	799
42	164	177	341	244	257	323	336	500	223	319	542	354	511	480	637	799
43	171	187	359	251	267	330	346	518	224	321	545	354	511	480	637	801
44	181	200	381	260	279	339	358	539	225	323	549	354	511	480	637	803
45	187	205	393	266	284	345	363	550	226	325	552	354	511	480	637	806
46	194	211	405	272	290	351	369	563	227	328	556	354	511	480	637	808
47	209	222	431	287	301	366	380	589	237	330	568	363	511	489	637	819
48	240	251	492	319	330	398	409	649	251	333	584	376	511	502	637	836
49	272	277	550	351	356	430	435	708	264	335	600	390	511	515	637	851
50	302	301	604	381	380	460	459	762	275	338	613	401	511	527	637	865
51	319	309	628	398	388	477	466	786	290	340	630	415	511	541	637	881
52	343	326	669	421	405	500	484	827	303	342	646	429	511	554	637	897
53	366	346	713	445	425	524	504	871	328	344	672	453	511	579	637	924
54	393	365	758	472	444	550	523	916	352	370	722	478	511	603	637	974
55	411	383	795	490	461	569	540	952	378	384	762	503	511	629	637	1,014
56	438	405	843	517	484	595	563	1,001	403	411	815	529	537	654	662	1,066
57	463	431	895	542	510	620	589	1,052	429	437	866	554	562	680	688	1,117
58	490	459	950	569	538	648	617	1,108	451	460	911	577	586	702	711	1,163
59	519	489	1,009	598	568	677	647	1,166	474	483	958	600	609	726	735	1,209
60	594	562	1,156	673	641	752	719	1,314	498	493	991	623	619	749	745	1,243
61	622	592	1,214	701	671	779	749	1,372	521	503	1,025	647	629	772	755	1,276
62	646	617	1,263	724	696	803	774	1,421	544	525	1,070	670	651	796	777	1,322
63	668	639	1,308	747	718	826	797	1,466	567	548	1,115	692	673	818	799	1,366
64	687	659	1,347	766	738	845	817	1,504	591	570	1,162	717	696	842	821	1,413
65+	893	857	1,751	996	960	1,099	1,062	1,956	769	741	1,511	932	905	1,095	1,068	1,837

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 3.6

Rating Region 6

Orange and San Diego Counties

Percentage Change

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	5%	5%	6%	6%	11%	11%	20%	20%	19%	55%	55%	48%	48%	15%	15%	15%	15%	40%	40%	47%	47%	11%	11%	11%	11%	36%	-7%	43%	7%	6%
1-4	9%	9%	10%	10%	21%	21%	29%	29%	27%	23%	23%	18%	18%	15%	22%	22%	21%	11%	11%	13%	13%	11%	14%	14%	14%	2%	-30%	43%	7%	6%
5-18	4%	4%	4%	4%	9%	9%	14%	14%	13%	17%	17%	18%	18%	15%	12%	12%	11%	7%	7%	13%	13%	11%	9%	9%	9%	0%	-32%	43%	7%	6%
19	6%	-1%	7%	-1%	5%	5%	7%	7%	6%	14%	14%	18%	18%	15%	4%	4%	4%	11%	11%	13%	13%	11%	107%	1%	2%	54%	5%	43%	7%	6%
20	6%	-1%	7%	-1%	5%	5%	7%	7%	6%	14%	14%	18%	18%	15%	4%	4%	4%	11%	11%	13%	13%	11%	107%	1%	2%	54%	5%	43%	7%	6%
21	6%	-1%	7%	-1%	5%	5%	7%	7%	6%	14%	14%	18%	18%	15%	4%	4%	4%	11%	11%	13%	13%	11%	107%	1%	2%	54%	5%	43%	7%	6%
22	6%	-1%	7%	-1%	5%	5%	7%	7%	6%	14%	14%	18%	18%	15%	4%	4%	4%	11%	11%	13%	13%	11%	107%	1%	2%	54%	5%	43%	7%	6%
23	6%	-1%	7%	-1%	5%	5%	9%	5%	6%	15%	14%	18%	18%	15%	4%	3%	3%	11%	10%	13%	13%	11%	107%	1%	2%	54%	5%	43%	7%	6%
24	6%	-1%	7%	-1%	5%	5%	9%	5%	6%	15%	14%	18%	18%	15%	4%	3%	3%	11%	10%	13%	13%	11%	107%	1%	2%	54%	5%	43%	7%	6%
25	6%	0%	7%	0%	6%	6%	9%	7%	8%	18%	17%	20%	20%	17%	5%	4%	4%	13%	13%	15%	15%	12%	108%	2%	2%	56%	6%	45%	8%	7%
26	6%	0%	7%	0%	6%	6%	10%	7%	8%	18%	17%	20%	20%	16%	8%	3%	5%	13%	11%	15%	14%	11%	108%	2%	2%	56%	6%	45%	8%	7%
27	6%	0%	7%	0%	6%	6%	10%	7%	8%	18%	17%	20%	20%	16%	8%	3%	5%	13%	11%	15%	14%	11%	108%	2%	2%	56%	6%	45%	8%	7%
28	6%	0%	7%	0%	6%	6%	10%	5%	6%	18%	15%	20%	18%	15%	7%	3%	5%	13%	10%	15%	13%	11%	103%	2%	2%	56%	6%	45%	8%	7%
29	6%	-1%	6%	0%	6%	6%	11%	5%	8%	19%	16%	21%	19%	17%	7%	2%	4%	13%	11%	16%	14%	12%	99%	2%	2%	55%	6%	44%	8%	7%
30	6%	0%	6%	0%	6%	6%	10%	5%	7%	16%	14%	19%	17%	15%	8%	3%	5%	14%	11%	16%	14%	12%	94%	2%	2%	55%	6%	44%	8%	7%
31	5%	0%	6%	0%	6%	6%	11%	4%	7%	16%	14%	19%	17%	15%	8%	3%	5%	14%	11%	16%	13%	12%	88%	2%	2%	55%	6%	44%	8%	7%
32	5%	0%	6%	0%	6%	6%	11%	4%	6%	16%	13%	19%	17%	15%	8%	3%	5%	14%	10%	16%	13%	12%	84%	2%	2%	55%	6%	44%	8%	7%
33	5%	0%	6%	0%	6%	6%	10%	4%	6%	16%	13%	19%	17%	14%	8%	3%	5%	14%	10%	16%	13%	11%	78%	2%	2%	55%	6%	44%	8%	7%
34	5%	0%	5%	0%	5%	5%	10%	5%	7%	18%	15%	21%	18%	16%	9%	2%	5%	15%	11%	17%	14%	12%	73%	2%	2%	54%	6%	43%	8%	7%
35	6%	0%	6%	-1%	7%	7%	9%	3%	6%	16%	12%	19%	16%	13%	8%	1%	4%	12%	8%	15%	11%	10%	69%	2%	2%	54%	6%	43%	8%	7%
36	5%	0%	6%	-1%	7%	5%	10%	2%	5%	15%	10%	18%	14%	13%	9%	1%	5%	12%	8%	15%	11%	10%	65%	2%	2%	54%	6%	43%	8%	7%
37	6%	0%	6%	0%	9%	3%	10%	2%	6%	15%	10%	18%	14%	13%	8%	1%	4%	12%	8%	14%	11%	10%	60%	2%	2%	54%	6%	43%	8%	7%
38	5%	-1%	6%	0%	6%	6%	10%	2%	5%	17%	11%	19%	15%	13%	8%	0%	4%	15%	9%	16%	12%	11%	54%	2%	2%	54%	6%	43%	8%	7%
39	5%	-1%	5%	-1%	5%	5%	10%	2%	6%	17%	11%	19%	15%	12%	8%	-1%	3%	15%	9%	16%	12%	10%	50%	2%	2%	54%	6%	43%	8%	7%
40	8%	-2%	8%	-2%	6%	6%	12%	3%	7%	14%	8%	17%	12%	12%	10%	1%	5%	11%	5%	14%	9%	9%	48%	3%	3%	54%	6%	43%	8%	7%
41	7%	-3%	8%	-2%	6%	6%	12%	2%	7%	14%	7%	17%	12%	12%	10%	1%	5%	11%	5%	14%	9%	9%	47%	3%	3%	54%	6%	43%	8%	7%
42	7%	-3%	8%	-2%	6%	6%	12%	3%	7%	14%	7%	17%	11%	12%	9%	1%	5%	11%	5%	13%	9%	9%	47%	3%	3%	54%	6%	43%	8%	7%
43	7%	-3%	8%	-3%	6%	6%	11%	2%	6%	13%	6%	16%	11%	11%	9%	0%	4%	11%	4%	13%	8%	8%	47%	2%	3%	54%	6%	43%	8%	7%
44	7%	-3%	7%	-2%	8%	3%	11%	1%	6%	12%	4%	16%	9%	10%	10%	-1%	4%	10%	3%	13%	7%	8%	47%	2%	3%	54%	6%	43%	8%	7%
45	8%	-3%	8%	-2%	11%	2%	12%	2%	6%	12%	5%	15%	10%	10%	10%	0%	4%	10%	3%	12%	7%	8%	24%	-14%	4%	54%	6%	43%	8%	6%
46	7%	-3%	8%	-2%	12%	1%	11%	2%	6%	12%	5%	15%	9%	10%	9%	0%	5%	10%	3%	12%	7%	8%	24%	-14%	4%	54%	6%	43%	8%	6%
47	7%	-3%	8%	-2%	12%	1%	10%	3%	6%	11%	6%	14%	10%	10%	8%	1%	4%	9%	4%	11%	7%	7%	22%	-12%	4%	50%	6%	40%	8%	6%
48	7%	-3%	7%	-3%	13%	0%	8%	3%	6%	9%	5%	13%	9%	9%	6%	2%	4%	7%	4%	10%	7%	7%	19%	-11%	3%	45%	6%	37%	8%	6%
49	7%	-3%	8%	-3%	12%	-1%	6%	4%	5%	7%	6%	11%	10%	8%	4%	3%	3%	6%	4%	8%	7%	6%	16%	-9%	3%	39%	6%	33%	8%	6%
50	8%	0%	8%	1%	17%	4%	9%	9%	9%	9%	10%	12%	13%	11%	6%	7%	6%	7%	7%	9%	10%	8%	17%	-5%	6%	36%	6%	30%	8%	8%
51	6%	1%	7%	2%	16%	3%	7%	10%	9%	8%	11%	11%	13%	11%	5%	8%	6%	6%	9%	8%	11%	8%	14%	-2%	6%	31%	6%	27%	8%	7%
52	6%	1%	7%	2%	16%	3%	6%	11%	8%	7%	11%	10%	14%	10%	3%	9%	6%	5%	9%	7%	11%	8%	12%	-1%	6%	27%	6%	24%	8%	7%
53	6%	1%	6%	1%	15%	3%	5%	11%	8%	6%	11%	9%	14%	10%	3%	9%	5%	4%	9%	6%	11%	7%	8%	3%	6%	20%	6%	19%	8%	7%
54	6%	0%	6%	1%	14%	3%	4%	11%	7%	5%	12%	8%	14%	9%	2%	9%	5%	3%	9%	6%	11%	7%	8%	2%	5%	14%	6%	14%	8%	7%
55	3%	1%	4%	2%	9%	4%	2%	10%	6%	4%	10%	7%	13%	8%	1%	8%	4%	2%	9%	5%	10%	6%	5%	3%	4%	8%	6%	9%	8%	6%
56	3%	1%	3%	1%	4%	10%	2%	10%	5%	3%	10%	6%	13%	8%	0%	8%	4%	2%	9%	4%	10%	6%	5%	3%	4%	5%	4%	7%	6%	5%
57	3%	1%	3%	1%	3%	9%	2%	9%	5%	3%	10%	6%	12%	7%	0%	8%	4%	2%	8%	4%	10%	6%	4%	3%	3%	5%	4%	7%	6%	5%
58	3%	1%	3%	1%	3%	8%	2%	9%	5%	3%	9%	6%	11%	7%	0%	7%	4%	2%	8%	4%	9%	5%	4%	2%	3%	5%	3%	7%	5%	5%
59	3%	1%	3%	1%	2%	7%	2%	8%	5%	3%	9%	6%	11%	7%	1%	7%	3%	2%	7%	4%	9%	5%	4%	2%	3%	5%	3%	6%	5%	5%
60	1%	2%	2%	3%	2%	7%	1%	7%	4%	2%	8%	5%	10%	6%	0%	6%	3%	1%	7%	3%	8%	5%	3%	4%	3%	4%	5%	6%	6%	5%
61	0%	4%	1%	4%	1%	7%	1%	7%	4%	3%	7%	5%	9%	6%	0%	6%	3%	2%	6%	4%	8%	4%	2%	5%	3%	3%	6%	5%	7%	5%
62	0%	4%	0%	4%	1%	7%	1%	6%	4%	3%	7%	5%	9%	6%	0%	5%	3%	2%	6%	3%	7%	4%	1%	5%	3%	3%	6%	4%	7%	4%
63	0%	4%	0%	4%	1%	6%	1%	6%	4%	3%	7%	5%	9%	5%	0%	5%	3%	1%	6%	3%	7%	4%	1%	5%	3%	3%	5%	4%	7%	4%
64	0%	4%	0%	4%	1%	7%	1%	6%	3%	3%	6%	5%	8%	5%	0%	5%	2%	1%	5%	3%	7%	4%	1%	5%	3%	2%	5%	4%	7%	4%
65+	0%	4%	0%	4%	1%	7%	1%	6%	3%	2%	6%	5%	8%	5%	0%	5%	2%	1%	5%	3%	7%	4%	1%	5%	3%	2%	5%	4%	7%	4%

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 3.7

Rating Region 7

Fresno, Kern, and Kings Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	260	233	110	109	218	218	302	302	145	290	290	425	425	244	488	488	701	867
1-4	166	147	65	75	150	176	239	302	98	196	231	328	425	149	298	369	701	867
5-18	159	140	58	67	134	168	239	302	90	180	223	328	425	142	284	362	701	867
19	174	154	78	63	126	164	239	302	97	194	230	328	425	332	498	552	701	867
20	174	154	78	63	126	164	239	302	97	194	230	328	425	332	498	552	701	867
21	174	154	78	63	126	164	239	302	97	194	230	328	425	332	498	552	701	867
22	174	154	78	63	126	164	239	302	97	194	230	328	425	332	498	552	701	867
23	174	154	78	63	126	164	239	302	98	196	231	329	427	332	498	552	701	867
24	174	154	78	63	126	164	239	302	98	196	231	329	427	332	498	552	701	867
25	175	155	79	66	132	169	244	310	102	204	239	337	439	333	500	560	709	876
26	175	155	79	67	134	169	244	310	103	206	239	337	439	333	500	560	709	876
27	175	155	81	68	136	169	244	310	104	208	239	337	439	333	500	560	709	876
28	183	164	83	69	138	169	244	311	105	210	239	337	439	333	504	560	709	876
29	192	172	85	70	140	171	246	316	107	214	242	340	447	333	507	560	709	878
30	201	179	85	88	176	187	262	350	119	238	251	349	468	333	511	560	709	878
31	210	187	85	89	178	187	262	350	121	242	251	349	469	333	515	560	709	878
32	218	196	86	91	182	187	262	352	124	248	251	349	472	333	518	560	709	878
33	224	201	89	94	188	187	262	356	128	256	252	350	478	333	525	560	709	878
34	230	205	90	95	190	189	264	359	130	260	255	353	483	333	530	560	709	883
35	237	211	91	105	210	192	267	372	147	294	262	360	507	334	537	560	709	883
36	243	215	91	108	216	193	268	376	148	296	262	360	507	334	543	560	709	883
37	249	220	93	112	224	194	269	381	153	306	263	361	514	334	551	560	709	883
38	270	237	99	116	232	200	275	391	158	316	270	368	526	334	556	560	709	883
39	289	254	111	121	242	200	275	393	165	330	270	368	530	334	563	560	709	883
40	317	277	126	132	264	203	278	410	179	358	274	372	551	336	574	560	709	883
41	336	295	134	137	274	208	283	420	185	370	280	378	563	336	575	560	709	883
42	357	311	135	141	282	212	287	428	192	384	286	384	576	336	576	560	709	883
43	377	327	135	149	298	219	294	443	203	406	297	395	598	338	579	560	709	883
44	397	343	138	157	314	225	300	457	213	426	304	402	615	340	582	560	709	883
45	418	363	142	165	330	232	307	472	225	450	315	413	638	289	590	560	709	883
46	438	379	143	171	342	238	313	484	234	468	324	422	656	291	593	560	709	884
47	457	395	148	182	364	249	324	506	248	496	338	436	684	298	607	560	709	898
48	484	414	158	199	398	266	341	540	270	540	360	458	728	307	622	560	709	913
49	511	433	169	213	426	280	355	568	291	582	381	479	770	315	638	560	709	929
50	540	456	188	238	476	305	380	618	321	642	411	509	830	331	669	560	709	960
51	560	470	198	247	494	314	389	636	334	668	424	522	856	341	687	560	709	978
52	587	490	207	262	524	329	404	666	354	708	444	542	896	349	702	560	709	993
53	645	537	212	278	556	345	420	698	376	752	466	564	940	364	730	560	709	1,021
54	703	582	217	294	588	361	436	730	399	798	489	587	986	392	786	560	709	1,077
55	747	616	218	306	612	373	448	754	417	834	507	605	1,022	410	820	560	709	1,111
56	803	661	229	324	648	391	466	790	441	882	531	629	1,070	435	871	577	726	1,162
57	862	707	259	342	684	409	484	826	467	934	557	655	1,122	461	922	603	752	1,213
58	904	748	297	363	726	430	505	868	495	990	585	683	1,178	486	972	628	777	1,263
59	947	789	339	383	766	450	525	908	524	1,048	614	712	1,236	509	1,019	651	800	1,310
60	978	821	384	443	886	510	585	1,028	605	1,210	695	793	1,398	528	1,057	670	819	1,348
61	1,009	852	420	463	926	530	605	1,068	635	1,270	725	823	1,458	546	1,091	688	837	1,382
62	1,050	893	439	481	962	548	623	1,104	659	1,318	749	847	1,506	569	1,137	711	860	1,428
63	1,092	932	445	498	996	565	640	1,138	681	1,362	771	869	1,550	593	1,184	735	884	1,475
64	1,133	973	449	511	1,022	578	653	1,164	699	1,398	789	887	1,586	616	1,229	758	907	1,520
65+	1,473	1,265	584	664	1,329	751	849	1,513	909	1,817	1,026	1,153	2,062	801	1,598	985	1,179	1,976

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 3.7

Rating Region 7

Fresno, Kern, and Kings Counties

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	248	248	221	221	98	98	91	91	183	142	142	202	202	261	126	126	252	209	209	290	290	384	221	221	442	361	527	491	657	819
1-4	154	154	135	135	53	53	59	59	118	142	142	202	202	261	81	81	162	209	209	290	290	384	130	130	260	361	527	491	657	819
5-18	154	154	135	135	53	53	59	59	118	142	142	202	202	261	81	81	162	209	209	290	290	384	130	130	260	361	527	491	657	819
19	165	175	146	155	74	74	59	59	118	142	142	202	202	261	93	93	187	209	209	290	290	384	162	328	490	361	527	491	657	819
20	165	175	146	155	74	74	59	59	118	142	142	202	202	261	93	93	187	209	209	290	290	384	162	328	490	361	527	491	657	819
21	165	175	146	155	74	74	59	59	118	142	142	202	202	261	93	93	187	209	209	290	290	384	162	328	490	361	527	491	657	819
22	165	175	146	155	74	74	59	59	118	142	142	202	202	261	93	93	187	209	209	290	290	384	162	328	490	361	527	491	657	819
23	165	175	146	155	74	74	59	60	119	142	144	202	203	262	93	96	190	209	211	290	292	386	162	328	490	361	527	491	657	819
24	165	175	146	155	74	74	59	60	119	142	144	202	203	262	93	96	190	209	211	290	292	386	162	328	490	361	527	491	657	819
25	165	175	146	155	74	74	60	62	123	144	146	203	205	266	96	98	195	211	214	292	295	391	162	328	490	361	527	491	657	819
26	165	175	146	155	74	74	61	63	125	144	146	203	205	267	97	100	197	211	214	292	295	393	162	328	490	361	527	491	657	819
27	165	175	146	155	76	76	61	65	126	144	147	203	206	268	97	102	200	211	215	292	296	395	162	328	490	361	527	491	657	819
28	173	185	154	165	78	78	62	66	128	145	148	204	207	270	98	103	202	211	216	292	297	396	166	328	494	361	527	491	657	819
29	182	194	162	173	80	80	63	67	131	146	149	205	209	273	100	105	205	212	217	294	299	399	169	328	497	362	527	492	657	820
30	191	201	169	179	80	80	80	84	165	160	165	219	224	304	110	117	227	220	227	301	309	419	173	328	501	362	527	492	657	820
31	200	210	178	187	80	80	81	85	167	160	165	219	224	305	112	118	231	221	227	302	309	421	177	328	505	362	527	492	657	820
32	208	220	186	196	81	81	83	88	171	160	165	219	224	307	115	121	236	221	227	302	309	424	180	328	508	362	527	492	657	820
33	214	226	191	201	84	84	85	91	177	161	167	220	226	312	118	126	245	222	230	304	311	430	187	328	515	363	527	493	657	821
34	220	232	195	206	85	85	87	92	180	161	167	220	226	313	120	128	249	222	230	304	311	433	192	328	520	363	527	493	657	821
35	225	239	199	212	85	85	96	103	199	167	174	226	233	330	136	146	282	234	244	315	325	461	197	328	525	363	527	493	657	821
36	230	246	203	216	85	86	99	106	206	168	175	227	234	334	137	147	285	234	244	315	325	463	203	328	531	363	527	493	657	821
37	236	251	208	221	85	90	103	110	213	170	177	230	237	340	142	152	295	235	245	316	326	469	211	328	539	364	527	494	657	822
38	256	273	225	239	93	93	106	115	221	173	181	232	240	347	147	159	306	237	249	319	330	478	216	328	544	364	527	494	657	822
39	275	293	241	256	105	105	111	120	232	174	183	233	242	354	153	166	320	240	252	321	334	488	223	328	551	364	527	494	657	822
40	295	325	257	284	118	118	118	128	247	178	189	238	248	367	164	177	341	247	261	329	343	507	230	328	558	364	527	494	657	822
41	314	345	274	302	126	126	123	133	256	183	194	242	253	376	170	184	354	252	266	334	348	518	231	328	559	364	527	494	657	822
42	334	368	290	319	127	127	127	139	267	188	199	247	259	386	176	192	369	259	275	340	356	533	232	328	560	364	527	494	657	822
43	352	389	305	337	127	127	134	147	282	195	207	254	267	402	186	204	390	269	286	350	368	554	233	330	563	365	527	495	657	826
44	371	410	321	353	127	134	141	156	298	201	216	260	275	417	195	216	411	276	297	358	379	574	233	332	566	365	527	495	657	828
45	390	430	337	372	127	137	149	163	313	209	223	268	282	432	206	226	433	287	307	369	389	595	234	335	570	365	527	495	657	831
46	409	451	352	389	127	141	155	169	325	214	228	274	288	443	215	234	449	296	315	378	396	612	235	338	573	365	527	495	657	834
47	427	471	368	405	131	147	167	178	346	226	238	285	297	464	231	246	478	313	328	394	409	641	246	340	587	376	527	507	657	847
48	453	500	386	426	140	157	184	194	378	244	253	303	312	497	255	267	523	336	349	418	430	686	260	342	602	390	527	520	657	862
49	479	528	405	446	150	169	202	205	407	261	264	320	324	526	279	284	563	360	365	441	446	726	273	344	618	403	527	533	657	878
50	503	542	423	455	160	181	219	218	438	278	277	338	336	556	302	301	604	384	383	465	464	767	284	346	631	414	527	544	657	891
51	529	556	441	464	169	192	231	224	455	290	283	349	342	574	319	309	628	400	390	482	472	791	299	350	649	429	527	559	657	909
52	555	583	460	484	177	201	248	237	485	307	296	367	355	604	343	326	669	424	408	505	489	832	312	352	664	442	527	572	657	925
53	612	643	506	532	184	205	266	250	517	325	310	384	369	635	366	346	713	448	428	529	509	876	338	354	692	468	527	598	657	952
54	669	703	550	578	190	207	284	264	549	343	324	403	383	668	393	365	758	474	446	555	528	921	364	383	748	494	527	624	657	1,008
55	726	739	596	607	200	207	299	278	578	359	338	418	397	697	414	385	800	495	466	577	548	962	391	399	790	521	529	651	659	1,050
56	782	796	641	652	219	207	318	295	613	377	354	436	413	732	439	408	847	520	489	602	570	1,010	417	424	841	547	554	677	684	1,101
57	840	855	686	699	250	237	336	313	650	396	373	455	432	769	465	433	898	547	514	628	595	1,061	442	450	892	572	580	702	710	1,153
58	882	898	727	740	289	274	357	334	692	417	393	476	453	811	494	461	956	575	543	657	624	1,119	467	475	942	597	606	727	736	1,203
59	924	942	768	782	332	315	377	355	733	436	414	496	474	851	522	490	1,012	603	572	684	653	1,175	490	499	989	620	629	750	759	1,249
60	966	958	808	801	376	358	438	413	851	497	472	556	532	970	604	570	1,175	686	652	767	733	1,338	514	510	1,025	644	640	775	770	1,285
61	1,009	973	849	820	413	392	457	435	893	517	495	576	554	1,012	632	602	1,234	713	683	795	764	1,397	539	520	1,059	669	650	799	780	1,319
62	1,051	1,014	890	860	433	411	475	453	928	534	512	593	571	1,046	656	626	1,282	737	707	818	788	1,444	562	542	1,105	692	672	822	802	1,365
63	1,093	1,055	931	898	439	417	491	470	962	550	529	610	589	1,080	678	649	1,328	759	731	841	812	1,491	586	566	1,152	716	696	846	826	1,412
64	1,135	1,095	972	938	443	421	504	484	988	563	543	622	603	1,107	696	668	1,364	777	749	858	831	1,527	609	588	1,197	739	718	869	848	1,457
65+	1,476	1,425	1,264	1,220	577	548	655	629	1,285	733	706	809	784	1,439	905	868	1,774	1,010	975	1,116	1,080	1,985	791	765	1,556	961	934	1,130	1,103	1,895

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 3.7

Rating Region 7

Fresno, Kern, and Kings Counties

Percentage Change

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	5%	5%	5%	5%	12%	12%	20%	20%	19%	54%	54%	50%	50%	16%	15%	15%	15%	39%	39%	47%	47%	11%	10%	10%	10%	35%	-7%	43%	7%	6%
1-4	8%	8%	9%	9%	23%	23%	27%	27%	27%	24%	24%	18%	18%	16%	21%	21%	21%	11%	11%	13%	13%	11%	15%	15%	15%	2%	-30%	43%	7%	6%
5-18	3%	3%	4%	4%	9%	9%	14%	14%	14%	18%	18%	18%	18%	16%	11%	11%	11%	7%	7%	13%	13%	11%	9%	9%	9%	0%	-31%	43%	7%	6%
19	5%	-1%	5%	-1%	5%	5%	7%	7%	7%	15%	15%	18%	18%	16%	4%	4%	4%	10%	10%	13%	13%	11%	105%	1%	2%	53%	5%	43%	7%	6%
20	5%	-1%	5%	-1%	5%	5%	7%	7%	7%	15%	15%	18%	18%	16%	4%	4%	4%	10%	10%	13%	13%	11%	105%	1%	2%	53%	5%	43%	7%	6%
21	5%	-1%	5%	-1%	5%	5%	7%	7%	7%	15%	15%	18%	18%	16%	4%	4%	4%	10%	10%	13%	13%	11%	105%	1%	2%	53%	5%	43%	7%	6%
22	5%	-1%	5%	-1%	5%	5%	7%	7%	7%	15%	15%	18%	18%	16%	4%	4%	4%	10%	10%	13%	13%	11%	105%	1%	2%	53%	5%	43%	7%	6%
23	5%	-1%	5%	-1%	5%	5%	7%	5%	6%	15%	14%	18%	18%	15%	5%	2%	3%	11%	9%	13%	13%	11%	105%	1%	2%	53%	5%	43%	7%	6%
24	5%	-1%	5%	-1%	5%	5%	7%	5%	6%	15%	14%	18%	18%	15%	5%	2%	3%	11%	9%	13%	13%	11%	105%	1%	2%	53%	5%	43%	7%	6%
25	6%	0%	6%	0%	7%	7%	10%	6%	7%	17%	16%	20%	19%	17%	6%	4%	5%	13%	12%	15%	14%	12%	106%	2%	2%	55%	6%	44%	8%	7%
26	6%	0%	6%	0%	7%	7%	10%	6%	7%	17%	16%	20%	19%	16%	6%	3%	5%	13%	12%	15%	14%	12%	106%	2%	2%	55%	6%	44%	8%	7%
27	6%	0%	6%	0%	7%	7%	11%	5%	8%	17%	15%	20%	18%	16%	7%	2%	4%	13%	11%	15%	14%	11%	106%	2%	2%	55%	6%	44%	8%	7%
28	6%	-1%	6%	-1%	6%	6%	11%	5%	8%	17%	14%	20%	18%	15%	7%	2%	4%	13%	11%	15%	13%	11%	101%	2%	2%	55%	6%	44%	8%	7%
29	5%	-1%	6%	-1%	6%	6%	11%	4%	7%	17%	15%	20%	18%	16%	7%	2%	4%	14%	12%	16%	14%	12%	97%	2%	2%	55%	6%	44%	8%	7%
30	5%	0%	6%	0%	6%	6%	10%	5%	7%	17%	13%	20%	17%	15%	8%	2%	5%	14%	11%	16%	13%	12%	92%	2%	2%	55%	6%	44%	8%	7%
31	5%	0%	5%	0%	6%	6%	10%	5%	7%	17%	13%	20%	17%	15%	8%	3%	5%	14%	11%	16%	13%	11%	88%	2%	2%	55%	6%	44%	8%	7%
32	5%	-1%	5%	0%	6%	6%	10%	3%	6%	17%	13%	20%	17%	15%	8%	2%	5%	14%	11%	16%	13%	11%	85%	2%	2%	55%	6%	44%	8%	7%
33	5%	-1%	5%	0%	6%	6%	11%	3%	6%	16%	12%	19%	16%	14%	8%	2%	4%	14%	10%	15%	13%	11%	78%	2%	2%	54%	6%	44%	8%	7%
34	5%	-1%	5%	0%	6%	6%	9%	3%	6%	17%	13%	20%	17%	15%	8%	2%	4%	15%	11%	16%	14%	12%	73%	2%	2%	54%	6%	44%	8%	8%
35	5%	-1%	6%	0%	7%	7%	9%	2%	6%	15%	10%	18%	15%	13%	8%	1%	4%	12%	7%	14%	11%	10%	70%	2%	2%	54%	6%	44%	8%	8%
36	6%	-1%	6%	0%	7%	6%	9%	2%	5%	15%	10%	18%	15%	13%	8%	1%	4%	12%	7%	14%	11%	10%	65%	2%	2%	54%	6%	44%	8%	8%
37	6%	-1%	6%	0%	9%	3%	9%	2%	5%	14%	10%	17%	14%	12%	8%	1%	4%	12%	7%	14%	11%	10%	58%	2%	2%	54%	6%	44%	8%	7%
38	5%	-1%	5%	-1%	6%	6%	9%	1%	5%	16%	10%	19%	15%	13%	7%	-1%	3%	14%	8%	15%	12%	10%	55%	2%	2%	54%	6%	44%	8%	7%
39	5%	-1%	5%	-1%	6%	6%	9%	1%	4%	15%	9%	18%	14%	11%	8%	-1%	3%	13%	7%	15%	10%	9%	50%	2%	2%	54%	6%	44%	8%	7%
40	7%	-2%	8%	-2%	7%	7%	12%	3%	7%	14%	7%	17%	12%	12%	9%	1%	5%	11%	5%	13%	8%	9%	46%	2%	3%	54%	6%	44%	8%	7%
41	7%	-3%	8%	-2%	6%	6%	11%	3%	7%	14%	7%	17%	12%	12%	9%	1%	5%	11%	5%	13%	9%	9%	45%	2%	3%	54%	6%	44%	8%	7%
42	7%	-3%	7%	-3%	6%	6%	11%	1%	6%	13%	7%	16%	11%	11%	9%	0%	4%	10%	4%	13%	8%	8%	45%	2%	3%	54%	6%	44%	8%	7%
43	7%	-3%	7%	-3%	6%	6%	11%	1%	6%	12%	6%	16%	10%	10%	9%	0%	4%	10%	4%	13%	7%	8%	45%	2%	3%	53%	6%	43%	8%	7%
44	7%	-3%	7%	-3%	9%	3%	11%	1%	5%	12%	4%	15%	9%	10%	9%	-1%	4%	10%	2%	12%	6%	7%	46%	2%	3%	53%	6%	43%	8%	7%
45	7%	-3%	8%	-2%	12%	4%	11%	1%	5%	11%	4%	15%	9%	9%	9%	0%	4%	10%	3%	12%	6%	7%	24%	-14%	4%	53%	6%	43%	8%	6%
46	7%	-3%	8%	-3%	13%	1%	10%	1%	5%	11%	4%	14%	9%	9%	9%	0%	4%	9%	3%	12%	7%	7%	24%	-14%	3%	53%	6%	43%	8%	6%
47	7%	-3%	7%	-2%	13%	1%	9%	2%	5%	10%	5%	14%	9%	9%	7%	1%	4%	8%	3%	11%	7%	7%	21%	-12%	3%	49%	6%	40%	8%	6%
48	7%	-3%	7%	-3%	13%	1%	8%	3%	5%	9%	5%	13%	9%	9%	6%	1%	3%	7%	3%	10%	7%	6%	18%	-10%	3%	44%	6%	36%	8%	6%
49	7%	-3%	7%	-3%	13%	0%	5%	4%	5%	7%	6%	11%	10%	8%	4%	2%	3%	6%	4%	9%	7%	6%	15%	-8%	3%	39%	6%	33%	8%	6%
50	7%	0%	8%	0%	18%	4%	9%	9%	9%	10%	10%	12%	13%	11%	6%	7%	6%	7%	7%	9%	10%	8%	17%	-4%	6%	35%	6%	30%	8%	8%
51	6%	1%	7%	1%	17%	3%	7%	10%	9%	8%	11%	11%	14%	11%	5%	8%	6%	6%	9%	8%	11%	8%	14%	-3%	6%	31%	6%	27%	8%	8%
52	6%	1%	7%	1%	17%	3%	6%	11%	8%	7%	11%	10%	14%	10%	3%	9%	6%	5%	9%	7%	11%	8%	12%	-1%	6%	27%	6%	24%	8%	7%
53	5%	0%	6%	1%	15%	3%	5%	11%	8%	6%	11%	9%	14%	10%	3%	9%	5%	4%	9%	7%	11%	7%	8%	3%	5%	20%	6%	19%	8%	7%
54	5%	0%	6%	1%	14%	5%	4%	11%	7%	5%	11%	8%	14%	9%	2%	9%	5%	3%	10%	6%	11%	7%	8%	2%	5%	13%	6%	14%	8%	7%
55	3%	1%	3%	1%	9%	5%	2%	10%	6%	4%	10%	7%	13%	8%	1%	8%	4%	2%	9%	5%	10%	6%	5%	3%	4%	7%	6%	9%	8%	6%
56	3%	1%	3%	1%	5%	11%	2%	10%	6%	4%	10%	7%	13%	8%	0%	8%	4%	2%	9%	4%	10%	6%	4%	3%	4%	5%	4%	7%	6%	6%
57	3%	1%	3%	1%	4%	9%	2%	9%	5%	3%	10%	6%	12%	7%	0%	8%	4%	2%	8%	4%	10%	6%	4%	2%	3%	5%	4%	7%	6%	5%
58	2%	1%	3%	1%	3%	8%	2%	9%	5%	3%	9%	6%	11%	7%	0%	7%	4%	2%	8%	4%	9%	5%	4%	2%	3%	5%	4%	7%	6%	5%
59	2%	1%	3%	1%	2%	8%	2%	8%	5%	3%	9%	6%	11%	7%	0%	7%	4%	2%	7%	4%	9%	5%	4%	2%	3%	5%	3%	7%	5%	5%
60	1%	2%	2%	2%	2%	7%	1%	7%	4%	3%	8%	5%	10%	6%	0%	6%	3%	1%	7%	3%	8%	4%	3%	4%	3%	4%	5%	6%	6%	5%
61	0%	4%	0%	4%	2%	7%	1%	6%	4%	3%	7%	5%	9%	6%	0%	5%	3%	2%	6%	4%	8%	4%	1%	5%	3%	3%	6%	5%	7%	5%
62	0%	4%	0%	4%	1%	7%	1%	6%	4%	3%	7%	5%	9%	6%	0%	5%	3%	2%	6%	4%	7%	4%	1%	5%	3%	3%	6%	5%	7%	5%
63	0%	4%	0%	4%	1%	7%	1%	6%	4%	3%	7%	5%	9%	5%	0%	5%	3%	2%	5%	3%	7%	4%	1%	5%	3%	3%	6%	4%	7%	4%
64	0%	3%	0%	4%	1%	7%	1%	6%	3%	3%	6%	5%	8%	5%	0%	5%	2%	2%	5%	3%	7%	4%	1%	5%	3%	3%	6%	4%	7%	4%
65+	0%	3%	0%	4%	1%	7%	1%	6%	3%	2%	6%	5%	8%	5%	0%	5%	2%	2%	5%	3%	7%	4%	1%	5%	3%	2%	5%	4%	7%	4%

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 3.8

Rating Region 8

Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																		
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	367	326	153	144	288	288	384	384	194	388	388	521	521	382	765	765	1,097	1,359
1-4	231	206	88	93	186	224	304	384	124	248	301	411	521	227	455	570	1,097	1,359
5-18	224	199	81	85	170	216	304	384	116	232	293	411	521	220	441	563	1,097	1,359
19	246	218	109	80	160	211	304	384	110	220	287	411	521	527	789	870	1,097	1,359
20	246	218	109	80	160	211	304	384	110	220	287	411	521	527	789	870	1,097	1,359
21	246	218	109	80	160	211	304	384	110	220	287	411	521	527	789	870	1,097	1,359
22	246	218	109	80	160	211	304	384	110	220	287	411	521	527	789	870	1,097	1,359
23	246	218	109	80	160	211	304	384	110	220	287	411	521	527	789	870	1,097	1,359
24	246	218	109	80	160	211	304	384	110	220	287	411	521	527	789	870	1,097	1,359
25	247	219	110	83	166	218	311	394	113	226	295	419	532	528	791	882	1,109	1,372
26	247	219	110	86	172	218	311	394	116	232	295	419	532	528	791	882	1,109	1,372
27	247	219	115	86	172	218	311	394	117	234	295	419	532	528	791	882	1,109	1,372
28	260	230	118	88	176	218	311	397	120	240	295	419	536	528	797	882	1,109	1,372
29	273	241	119	89	178	221	314	403	121	242	299	423	544	528	803	882	1,109	1,376
30	285	251	119	97	194	226	319	416	132	264	306	430	562	528	809	882	1,109	1,376
31	297	261	119	100	200	226	319	419	136	272	306	430	566	528	815	882	1,109	1,376
32	311	272	120	102	204	226	319	420	139	278	306	430	568	528	821	882	1,109	1,376
33	319	280	123	105	210	226	319	423	142	284	306	430	570	528	829	882	1,109	1,376
34	327	287	127	107	214	229	322	429	145	290	309	433	578	528	839	882	1,109	1,382
35	337	295	128	118	236	230	323	441	163	326	314	438	601	529	851	882	1,109	1,382
36	344	303	128	121	242	230	323	444	164	328	314	438	601	529	860	882	1,109	1,382
37	352	310	130	126	252	232	325	451	171	342	314	438	609	529	870	882	1,109	1,382
38	382	333	138	131	262	238	331	462	178	356	323	447	625	529	880	882	1,109	1,383
39	410	357	157	136	272	238	331	462	185	370	323	447	625	529	891	882	1,109	1,383
40	450	389	175	146	292	238	331	475	199	398	323	447	645	531	904	882	1,109	1,383
41	480	412	187	153	306	243	336	489	208	416	330	454	662	531	906	882	1,109	1,383
42	509	437	188	158	316	247	340	498	216	432	337	461	677	531	907	882	1,109	1,383
43	536	459	188	160	320	249	342	502	217	434	337	461	678	535	913	882	1,109	1,383
44	565	481	193	160	320	249	342	502	217	434	337	461	678	539	920	882	1,109	1,383
45	593	506	196	161	322	249	342	502	218	436	337	461	678	455	928	882	1,109	1,383
46	621	528	199	165	330	250	343	508	225	450	341	465	690	458	934	882	1,109	1,383
47	648	550	205	176	352	261	354	530	240	480	356	480	720	469	954	882	1,109	1,401
48	686	577	219	202	404	287	380	582	275	550	391	515	790	482	979	882	1,109	1,426
49	725	605	234	226	452	311	404	630	308	616	424	548	856	496	1,005	882	1,109	1,452
50	763	634	258	259	518	344	437	696	350	700	466	590	940	516	1,044	882	1,109	1,491
51	792	654	273	268	536	353	446	714	363	726	479	603	966	530	1,069	882	1,109	1,516
52	829	680	284	286	572	371	464	750	387	774	503	627	1,014	545	1,096	882	1,109	1,543
53	912	746	292	303	606	388	481	784	412	824	528	652	1,064	569	1,141	882	1,109	1,588
54	995	813	298	322	644	407	500	822	437	874	553	677	1,114	612	1,226	882	1,109	1,673
55	1,059	863	301	335	670	420	513	848	457	914	573	697	1,154	641	1,284	882	1,109	1,731
56	1,141	929	317	355	710	440	533	888	484	968	600	724	1,208	684	1,369	904	1,131	1,816
57	1,222	994	359	376	752	461	554	930	513	1,026	629	753	1,266	726	1,453	946	1,173	1,900
58	1,282	1,052	411	398	796	483	576	974	543	1,086	659	783	1,326	763	1,528	983	1,210	1,975
59	1,344	1,110	471	420	840	505	598	1,018	575	1,150	691	815	1,390	802	1,605	1,022	1,249	2,052
60	1,389	1,154	533	469	938	554	647	1,116	642	1,284	758	882	1,524	830	1,661	1,050	1,277	2,108
61	1,432	1,197	583	493	986	578	671	1,164	674	1,348	790	914	1,588	859	1,714	1,079	1,306	2,161
62	1,491	1,254	612	512	1,024	597	690	1,202	701	1,402	817	941	1,642	896	1,788	1,116	1,343	2,235
63	1,551	1,310	619	530	1,060	615	708	1,238	726	1,452	842	966	1,692	933	1,863	1,153	1,380	2,310
64	1,611	1,366	625	545	1,090	630	723	1,268	745	1,490	861	985	1,730	970	1,937	1,190	1,417	2,384
65+	2,094	1,776	813	709	1,417	819	940	1,648	969	1,937	1,119	1,281	2,249	1,261	2,518	1,547	1,842	3,099

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 3.8

Rating Region 8

Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	355	355	314	314	141	141	125	125	250	190	190	267	267	343	172	172	345	262	262	369	369	475	352	352	705	573	839	779	1,045	1,303
1-4	219	219	194	194	76	76	76	76	153	190	190	267	267	343	106	106	212	262	262	369	369	475	205	205	411	573	839	779	1,045	1,303
5-18	219	219	194	194	76	76	76	76	153	190	190	267	267	343	106	106	212	262	262	369	369	475	205	205	411	573	839	779	1,045	1,303
19	235	250	208	222	105	105	76	76	153	190	190	267	267	343	106	106	212	262	262	369	369	475	257	523	781	573	839	779	1,045	1,303
20	235	250	208	222	105	105	76	76	153	190	190	267	267	343	106	106	212	262	262	369	369	475	257	523	781	573	839	779	1,045	1,303
21	235	250	208	222	105	105	76	76	153	190	190	267	267	343	106	106	212	262	262	369	369	475	257	523	781	573	839	779	1,045	1,303
22	235	250	208	222	105	105	76	76	153	190	190	267	267	343	106	106	212	262	262	369	369	475	257	523	781	573	839	779	1,045	1,303
23	235	250	208	222	105	105	76	77	154	190	191	267	268	345	106	107	214	262	264	369	370	477	257	523	781	573	839	779	1,045	1,303
24	235	250	208	222	105	105	76	77	154	190	191	267	268	345	106	107	214	262	264	369	370	477	257	523	781	573	839	779	1,045	1,303
25	235	250	208	222	105	105	77	80	158	191	194	268	270	348	107	110	217	264	266	370	373	480	257	523	781	573	839	779	1,045	1,303
26	235	250	208	222	105	105	80	82	162	191	194	268	270	350	110	113	224	264	266	370	373	484	257	523	781	573	839	779	1,045	1,303
27	235	250	208	222	110	110	80	83	163	191	194	268	270	352	110	115	225	264	267	370	374	485	257	523	781	573	839	779	1,045	1,303
28	248	264	219	233	113	113	81	85	167	191	196	268	273	354	112	118	231	265	271	371	378	490	263	523	787	573	839	779	1,045	1,303
29	261	277	229	244	114	114	82	87	169	192	197	269	274	356	113	120	234	266	272	373	379	493	270	523	793	578	839	783	1,045	1,307
30	273	288	240	253	114	114	89	94	183	197	202	274	278	368	123	130	254	272	279	379	385	509	275	523	799	578	839	783	1,045	1,307
31	285	301	250	264	114	114	91	97	189	197	203	274	280	371	126	135	261	272	281	379	388	514	281	523	805	578	839	783	1,045	1,307
32	298	315	261	275	115	115	94	98	192	197	203	274	280	373	130	136	266	272	281	379	388	515	288	523	811	578	839	783	1,045	1,307
33	307	323	268	283	118	118	96	102	198	197	203	274	280	376	132	141	274	272	281	379	388	520	295	523	819	578	839	783	1,045	1,307
34	314	331	275	290	122	122	98	104	203	197	203	274	280	378	136	143	280	272	281	379	388	523	305	523	829	578	839	783	1,045	1,307
35	322	343	281	298	122	122	108	116	224	202	210	278	287	395	152	164	316	282	294	389	400	553	315	523	839	578	839	783	1,045	1,307
36	329	350	288	307	122	123	111	119	231	203	211	280	288	399	153	165	319	282	294	389	400	554	324	523	848	578	839	783	1,045	1,307
37	337	358	295	314	122	127	116	124	240	205	213	282	290	406	160	171	331	282	294	389	400	560	334	523	858	578	839	783	1,045	1,307
38	365	389	318	338	132	132	120	130	250	206	216	283	292	413	166	180	346	286	300	393	406	573	344	523	868	579	839	785	1,045	1,308
39	393	418	341	363	151	151	125	135	261	206	217	283	293	419	172	187	360	286	300	393	406	580	355	523	879	579	839	785	1,045	1,308
40	423	466	364	401	167	167	132	144	276	211	223	288	299	432	182	199	381	292	309	399	415	598	364	523	888	579	839	785	1,045	1,308
41	451	498	386	426	179	179	138	151	289	217	230	293	306	445	191	209	400	300	318	406	424	615	366	523	890	579	839	785	1,045	1,308
42	479	528	410	452	180	180	144	156	300	221	234	298	311	455	199	216	415	307	325	414	431	631	368	523	891	579	839	785	1,045	1,308
43	505	556	431	475	180	180	145	158	303	223	235	299	312	457	200	217	418	307	325	414	431	632	370	527	897	579	839	785	1,045	1,312
44	532	587	452	499	180	190	145	158	303	223	235	299	312	457	200	217	418	307	325	414	431	632	372	531	904	579	839	785	1,045	1,316
45	557	615	474	522	180	194	145	158	303	223	235	299	312	457	200	217	418	307	325	414	431	632	373	534	908	579	839	785	1,045	1,319
46	584	644	495	546	180	200	149	163	313	226	240	303	317	467	206	226	433	313	333	419	439	646	375	538	914	581	839	787	1,045	1,325
47	610	672	516	569	185	207	161	173	334	238	249	314	326	488	222	239	461	329	345	435	451	674	391	542	934	597	839	802	1,045	1,345
48	646	713	542	597	197	223	188	197	385	264	274	341	350	539	260	272	533	366	379	473	485	746	413	545	959	619	839	825	1,045	1,371
49	683	753	568	627	211	240	214	218	433	291	295	368	371	586	296	301	598	403	408	509	514	811	434	550	985	640	839	846	1,045	1,396
50	719	774	595	639	225	255	240	239	479	317	316	393	392	633	331	330	662	438	436	544	543	875	452	553	1,006	658	839	864	1,045	1,417
51	755	794	621	652	240	271	253	245	498	330	321	406	398	651	349	338	687	455	444	562	550	900	474	557	1,031	680	839	886	1,045	1,443
52	792	832	646	679	251	282	273	260	533	349	336	426	413	686	376	359	736	483	465	589	572	949	497	561	1,058	702	839	908	1,045	1,470
53	873	917	711	747	259	290	292	275	568	369	352	446	428	721	404	380	785	510	487	617	593	997	538	564	1,103	743	839	949	1,045	1,514
54	954	1,002	777	815	267	293	312	291	604	389	368	465	445	757	431	403	835	538	509	644	615	1,047	579	609	1,188	785	839	990	1,045	1,600
55	1,036	1,054	841	856	281	293	330	306	636	406	383	483	460	790	455	423	878	562	529	668	636	1,091	621	632	1,254	827	839	1,033	1,045	1,665
56	1,116	1,138	907	923	309	293	350	325	676	427	402	504	478	829	484	449	933	590	555	697	662	1,146	663	676	1,339	869	881	1,075	1,087	1,751
57	1,197	1,220	971	989	352	334	371	346	718	448	422	525	499	871	513	478	991	619	584	726	691	1,204	705	718	1,423	910	924	1,116	1,129	1,834
58	1,257	1,280	1,029	1,047	405	384	393	368	762	470	445	547	521	915	543	508	1,051	649	614	756	721	1,264	742	756	1,498	948	961	1,154	1,167	1,910
59	1,318	1,343	1,086	1,106	467	443	415	391	807	492	468	569	544	960	574	540	1,115	681	647	787	753	1,328	780	795	1,575	986	1,000	1,192	1,206	1,987
60	1,378	1,366	1,142	1,132	529	502	465	439	905	542	515	619	592	1,058	643	605	1,249	749	712	856	818	1,462	817	811	1,629	1,023	1,017	1,228	1,223	2,040
61	1,439	1,388	1,200	1,157	580	550	488	463	951	564	540	641	617	1,105	673	639	1,313	779	746	886	852	1,526	856	826	1,682	1,061	1,031	1,267	1,237	2,093
62	1,498	1,447	1,257	1,214	609	579	506	483	990	583	560	660	636	1,143	699	667	1,367	806	773	912	880	1,580	894	862	1,756	1,099	1,068	1,305	1,274	2,168
63	1,559	1,506	1,314	1,269	617	586	524	501	1,026	600	578	677	655	1,179	723	693	1,417	830	800	936	906	1,630	931	899	1,831	1,137	1,105	1,343	1,311	2,242
64	1,620	1,564	1,372	1,324	623	592	538	517	1,055	614	593	691	670	1,208	742	713	1,456	848	820	955	926	1,668	969	936	1,905	1,175	1,142	1,381	1,347	2,317
65+	2,107	2,034	1,783	1,721	810	770	699	672	1,372	799	771	899	871	1,572	965	927	1,893	1,103	1,066	1,241	1,204	2,169	1,261	1,217	2,478	1,527	1,484	1,795	1,752	3,013

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 3.8

Rating Region 8

Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

	Percentage Change																															
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	3%	3%	4%	4%	9%	9%	15%	15%	15%	52%	52%	44%	44%	12%	13%	13%	12%	48%	48%	41%	41%	10%	9%	9%	9%	34%	-9%	41%	5%	4%
1-4	5%	5%	6%	6%	16%	16%	22%	22%	22%	18%	18%	14%	14%	12%	17%	17%	17%	15%	15%	11%	11%	10%	11%	11%	11%	-1%	-32%	41%	5%	4%
5-18	2%	2%	3%	3%	7%	7%	12%	12%	11%	14%	14%	14%	14%	12%	9%	9%	9%	12%	12%	11%	11%	10%	7%	7%	7%	-2%	-33%	41%	5%	4%
19	5%	-2%	5%	-2%	4%	4%	5%	5%	5%	11%	11%	14%	14%	12%	4%	4%	4%	10%	10%	11%	11%	10%	105%	1%	1%	52%	4%	41%	5%	4%
20	5%	-2%	5%	-2%	4%	4%	5%	5%	5%	11%	11%	14%	14%	12%	4%	4%	4%	10%	10%	11%	11%	10%	105%	1%	1%	52%	4%	41%	5%	4%
21	5%	-2%	5%	-2%	4%	4%	5%	5%	5%	11%	11%	14%	14%	12%	4%	4%	4%	10%	10%	11%	11%	10%	105%	1%	1%	52%	4%	41%	5%	4%
22	5%	-2%	5%	-2%	4%	4%	5%	5%	5%	11%	11%	14%	14%	12%	4%	4%	4%	10%	10%	11%	11%	10%	105%	1%	1%	52%	4%	41%	5%	4%
23	5%	-2%	5%	-2%	4%	4%	5%	4%	4%	11%	10%	14%	13%	11%	4%	3%	3%	10%	9%	11%	11%	9%	105%	1%	1%	52%	4%	41%	5%	4%
24	5%	-2%	5%	-2%	4%	4%	5%	4%	4%	11%	10%	14%	13%	11%	4%	3%	3%	10%	9%	11%	11%	9%	105%	1%	1%	52%	4%	41%	5%	4%
25	5%	-1%	5%	-1%	5%	5%	8%	4%	5%	14%	12%	16%	15%	13%	6%	3%	4%	12%	11%	13%	12%	11%	105%	1%	1%	54%	5%	42%	6%	5%
26	5%	-1%	5%	-1%	5%	5%	8%	5%	6%	14%	12%	16%	15%	13%	5%	3%	4%	12%	11%	13%	12%	10%	105%	1%	1%	54%	5%	42%	6%	5%
27	5%	-1%	5%	-1%	5%	5%	8%	4%	6%	14%	12%	16%	15%	12%	6%	2%	4%	12%	10%	13%	12%	10%	105%	1%	1%	54%	5%	42%	6%	5%
28	5%	-2%	5%	-1%	4%	4%	9%	4%	5%	14%	11%	16%	14%	12%	7%	2%	4%	11%	9%	13%	11%	9%	101%	1%	1%	54%	5%	42%	6%	5%
29	5%	-1%	5%	-1%	4%	4%	9%	2%	5%	15%	12%	17%	15%	13%	7%	1%	3%	12%	10%	13%	12%	10%	96%	1%	1%	53%	5%	42%	6%	5%
30	4%	-1%	5%	-1%	4%	4%	9%	3%	6%	15%	12%	16%	15%	13%	7%	2%	4%	13%	10%	13%	12%	10%	92%	1%	1%	53%	5%	42%	6%	5%
31	4%	-1%	4%	-1%	4%	4%	10%	3%	6%	15%	11%	16%	14%	13%	8%	1%	4%	13%	9%	13%	11%	10%	88%	1%	1%	53%	5%	42%	6%	5%
32	4%	-1%	4%	-1%	4%	4%	9%	4%	6%	15%	11%	16%	14%	13%	7%	2%	5%	13%	9%	13%	11%	10%	83%	1%	1%	53%	5%	42%	6%	5%
33	4%	-1%	4%	-1%	4%	4%	9%	3%	6%	15%	11%	16%	14%	13%	8%	1%	4%	13%	9%	13%	11%	10%	79%	1%	1%	53%	5%	42%	6%	5%
34	4%	-1%	4%	-1%	4%	4%	9%	3%	5%	16%	13%	18%	15%	13%	7%	1%	4%	14%	10%	14%	12%	11%	73%	1%	1%	53%	5%	42%	6%	6%
35	5%	-2%	5%	-1%	5%	5%	9%	2%	5%	14%	10%	16%	13%	12%	7%	-1%	3%	11%	7%	13%	10%	9%	68%	1%	1%	53%	5%	42%	6%	6%
36	5%	-2%	5%	-1%	5%	4%	9%	2%	5%	13%	9%	15%	12%	11%	7%	-1%	3%	11%	7%	13%	10%	8%	63%	1%	1%	53%	5%	42%	6%	6%
37	4%	-2%	5%	-1%	7%	2%	9%	2%	5%	13%	9%	15%	12%	11%	7%	0%	3%	11%	7%	13%	10%	9%	58%	1%	1%	53%	5%	42%	6%	6%
38	5%	-2%	5%	-1%	5%	5%	9%	1%	5%	16%	10%	17%	13%	12%	7%	-1%	3%	13%	8%	14%	10%	9%	54%	1%	1%	52%	5%	41%	6%	6%
39	4%	-2%	5%	-2%	4%	4%	9%	1%	4%	16%	10%	17%	13%	10%	8%	-1%	3%	13%	8%	14%	10%	8%	49%	1%	1%	52%	5%	41%	6%	6%
40	6%	-3%	7%	-3%	5%	5%	11%	1%	6%	13%	7%	15%	11%	10%	9%	0%	4%	11%	5%	12%	8%	8%	46%	2%	2%	52%	5%	41%	6%	6%
41	6%	-4%	7%	-3%	4%	4%	11%	1%	6%	12%	6%	15%	10%	10%	9%	0%	4%	10%	4%	12%	7%	8%	45%	2%	2%	52%	5%	41%	6%	6%
42	6%	-4%	7%	-3%	4%	4%	10%	1%	5%	12%	6%	14%	9%	9%	9%	0%	4%	10%	4%	11%	7%	7%	44%	2%	2%	52%	5%	41%	6%	6%
43	6%	-4%	6%	-3%	4%	4%	10%	1%	6%	12%	6%	14%	10%	10%	9%	0%	4%	10%	4%	11%	7%	7%	45%	2%	2%	52%	5%	41%	6%	5%
44	6%	-4%	6%	-4%	7%	2%	10%	1%	6%	12%	6%	14%	10%	10%	9%	0%	4%	10%	4%	11%	7%	7%	45%	2%	2%	52%	5%	41%	6%	5%
45	6%	-4%	7%	-3%	9%	1%	11%	2%	6%	12%	6%	14%	10%	10%	9%	0%	4%	10%	4%	11%	7%	7%	22%	-15%	2%	52%	5%	41%	6%	5%
46	6%	-4%	7%	-3%	11%	-1%	11%	1%	5%	11%	4%	13%	8%	9%	9%	0%	4%	9%	2%	11%	6%	7%	22%	-15%	2%	52%	5%	41%	6%	4%
47	6%	-4%	7%	-3%	11%	-1%	9%	2%	5%	10%	5%	13%	9%	9%	8%	0%	4%	8%	3%	10%	6%	7%	20%	-13%	2%	48%	5%	38%	6%	4%
48	6%	-4%	6%	-3%	11%	-2%	7%	3%	5%	9%	5%	11%	9%	8%	6%	1%	3%	7%	3%	9%	6%	6%	17%	-12%	2%	42%	5%	34%	6%	4%
49	6%	-4%	7%	-4%	11%	-3%	6%	4%	4%	7%	5%	10%	9%	8%	4%	2%	3%	5%	4%	8%	7%	6%	14%	-10%	2%	38%	5%	31%	6%	4%
50	6%	-1%	7%	-1%	15%	1%	8%	8%	8%	9%	9%	11%	11%	10%	6%	6%	6%	6%	7%	8%	9%	7%	14%	-7%	4%	34%	5%	28%	6%	5%
51	5%	0%	5%	0%	14%	1%	6%	9%	8%	7%	10%	10%	12%	10%	4%	7%	6%	5%	8%	7%	10%	7%	12%	-5%	4%	30%	5%	25%	6%	5%
52	5%	0%	5%	0%	13%	1%	5%	10%	7%	6%	10%	9%	12%	9%	3%	8%	5%	4%	8%	6%	10%	7%	10%	-3%	4%	26%	5%	22%	6%	5%
53	4%	-1%	5%	0%	13%	1%	4%	10%	7%	5%	10%	8%	12%	9%	2%	8%	5%	4%	8%	6%	10%	7%	6%	1%	3%	19%	5%	17%	6%	5%
54	4%	-1%	5%	0%	12%	2%	3%	11%	7%	5%	11%	8%	12%	9%	1%	8%	5%	3%	9%	5%	10%	6%	6%	0%	3%	12%	5%	12%	6%	5%
55	2%	0%	3%	1%	7%	3%	2%	9%	5%	3%	10%	6%	12%	7%	0%	8%	4%	2%	8%	4%	10%	6%	3%	1%	2%	7%	5%	7%	6%	4%
56	2%	0%	2%	1%	3%	8%	1%	9%	5%	3%	9%	6%	12%	7%	0%	8%	4%	2%	8%	4%	9%	5%	3%	1%	2%	4%	3%	5%	4%	4%
57	2%	0%	2%	1%	2%	7%	1%	9%	5%	3%	9%	6%	11%	7%	0%	7%	4%	2%	8%	4%	9%	5%	3%	1%	2%	4%	2%	5%	4%	4%
58	2%	0%	2%	0%	1%	7%	1%	8%	4%	3%	9%	5%	11%	6%	0%	7%	3%	2%	7%	4%	9%	5%	3%	1%	2%	4%	2%	5%	4%	3%
59	2%	0%	2%	0%	1%	6%	1%	7%	4%	3%	8%	5%	10%	6%	0%	6%	3%	1%	7%	4%	8%	5%	3%	1%	2%	4%	2%	5%	4%	3%
60	1%	2%	1%	2%	1%	6%	1%	7%	4%	2%	8%	5%	9%	5%	0%	6%	3%	1%	6%	3%	8%	4%	2%	2%	2%	3%	3%	4%	4%	3%
61	0%	3%	0%	3%	1%	6%	1%	6%	4%	2%	7%	5%	9%	5%	0%	5%	3%	1%	6%	3%	7%	4%	0%	4%	2%	2%	5%	3%	6%	3%
62	0%	3%	0%	3%	0%	6%	1%	6%	3%	2%	7%	5%	8%	5%	0%	5%	3%	1%	6%	3%	7%	4%	0%	4%	2%	2%	4%	3%	5%	3%
63	-1%	3%	0%	3%	0%	6%	1%	6%	3%	2%	6%	5%	8%	5%	0%	5%	2%	1%	5%	3%	7%	4%	0%	4%	2%	1%	4%	3%	5%	3%
64	-1%	3%	0%	3%	0%	6%	1%	5%	3%	3%	6%	5%	8%	5%	0%	4%	2%	2%	5%	3%	6%	4%	0%	4%	2%	1%	4%	3%	5%	3%
65+	-1%	3%	0%	3%	0%	6%	1%	6%	3%	3%	6%	5%	8%	5%	0%	5%	2%	1%	5%	3%	6%	4%	0%	4%	2%	1%	4%	3%	5%	3%

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 3.9

Rating Region 9

Imperial and San Luis Obispo Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																		
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	367	326	153	144	288	288	384	384	194	388	388	521	521	382	765	765	1,097	1,359
1-4	231	206	88	93	186	224	304	384	124	248	301	411	521	227	455	570	1,097	1,359
5-18	224	199	81	85	170	216	304	384	116	232	293	411	521	220	441	563	1,097	1,359
19	246	218	109	80	160	211	304	384	110	220	287	411	521	527	789	870	1,097	1,359
20	246	218	109	80	160	211	304	384	110	220	287	411	521	527	789	870	1,097	1,359
21	246	218	109	80	160	211	304	384	110	220	287	411	521	527	789	870	1,097	1,359
22	246	218	109	80	160	211	304	384	110	220	287	411	521	527	789	870	1,097	1,359
23	246	218	109	80	160	211	304	384	110	220	287	411	521	527	789	870	1,097	1,359
24	246	218	109	80	160	211	304	384	110	220	287	411	521	527	789	870	1,097	1,359
25	247	219	110	83	166	218	311	394	113	226	295	419	532	528	791	882	1,109	1,372
26	247	219	110	86	172	218	311	394	116	232	295	419	532	528	791	882	1,109	1,372
27	247	219	115	86	172	218	311	394	117	234	295	419	532	528	791	882	1,109	1,372
28	260	230	118	88	176	218	311	397	120	240	295	419	536	528	797	882	1,109	1,372
29	273	241	119	89	178	221	314	403	121	242	299	423	544	528	803	882	1,109	1,376
30	285	251	119	97	194	226	319	416	132	264	306	430	562	528	809	882	1,109	1,376
31	297	261	119	100	200	226	319	419	136	272	306	430	566	528	815	882	1,109	1,376
32	311	272	120	102	204	226	319	420	139	278	306	430	568	528	821	882	1,109	1,376
33	319	280	123	105	210	226	319	423	142	284	306	430	570	528	829	882	1,109	1,376
34	327	287	127	107	214	229	322	429	145	290	309	433	578	528	839	882	1,109	1,382
35	337	295	128	118	236	230	323	441	161	322	312	436	597	529	851	882	1,109	1,382
36	344	303	128	121	242	230	323	444	164	328	312	436	599	529	860	882	1,109	1,382
37	352	310	130	126	252	232	325	451	173	346	316	440	613	529	870	882	1,109	1,382
38	382	333	138	131	262	238	331	462	178	356	323	447	625	529	880	882	1,109	1,383
39	410	357	157	136	272	238	331	462	185	370	323	447	625	529	891	882	1,109	1,383
40	450	389	175	146	292	238	331	475	199	398	323	447	645	531	904	882	1,109	1,383
41	480	412	187	153	306	243	336	489	208	416	330	454	662	531	906	882	1,109	1,383
42	509	437	188	158	316	247	340	498	216	432	337	461	677	531	907	882	1,109	1,383
43	536	459	188	160	320	249	342	502	217	434	337	461	678	535	913	882	1,109	1,383
44	565	481	193	160	320	249	342	502	217	434	337	461	678	539	920	882	1,109	1,383
45	593	506	196	161	322	249	342	502	218	436	337	461	678	455	928	882	1,109	1,383
46	621	528	199	165	330	250	343	508	225	450	341	465	690	458	934	882	1,109	1,383
47	648	550	205	176	352	261	354	530	240	480	356	480	720	469	954	882	1,109	1,401
48	686	577	219	202	404	287	380	582	275	550	391	515	790	482	979	882	1,109	1,426
49	725	605	234	226	452	311	404	630	308	616	424	548	856	496	1,005	882	1,109	1,452
50	763	634	258	259	518	344	437	696	350	700	466	590	940	516	1,044	882	1,109	1,491
51	792	654	273	268	536	353	446	714	363	726	479	603	966	530	1,069	882	1,109	1,516
52	829	680	284	286	572	371	464	750	387	774	503	627	1,014	545	1,096	882	1,109	1,543
53	912	746	292	303	606	388	481	784	412	824	528	652	1,064	569	1,141	882	1,109	1,588
54	995	813	298	322	644	407	500	822	437	874	553	677	1,114	612	1,226	882	1,109	1,673
55	1,059	863	301	335	670	420	513	848	457	914	573	697	1,154	641	1,284	882	1,109	1,731
56	1,141	929	317	355	710	440	533	888	484	968	600	724	1,208	684	1,369	904	1,131	1,816
57	1,222	994	359	376	752	461	554	930	513	1,026	629	753	1,266	726	1,453	946	1,173	1,900
58	1,282	1,052	411	398	796	483	576	974	543	1,086	659	783	1,326	763	1,528	983	1,210	1,975
59	1,344	1,110	471	420	840	505	598	1,018	575	1,150	691	815	1,390	802	1,605	1,022	1,249	2,052
60	1,389	1,154	533	469	938	554	647	1,116	642	1,284	758	882	1,524	830	1,661	1,050	1,277	2,108
61	1,432	1,197	583	493	986	578	671	1,164	674	1,348	790	914	1,588	859	1,714	1,079	1,306	2,161
62	1,491	1,254	612	512	1,024	597	690	1,202	701	1,402	817	941	1,642	896	1,788	1,116	1,343	2,235
63	1,551	1,310	619	530	1,060	615	708	1,238	726	1,452	842	966	1,692	933	1,863	1,153	1,380	2,310
64	1,611	1,366	625	545	1,090	630	723	1,268	745	1,490	861	985	1,730	970	1,937	1,190	1,417	2,384
65+	2,094	1,776	813	709	1,417	819	940	1,648	969	1,937	1,119	1,281	2,249	1,261	2,518	1,547	1,842	3,099

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 3.9

Rating Region 9

Imperial and San Luis Obispo Counties

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	355	355	314	314	141	141	125	125	250	190	190	267	267	343	172	172	345	262	262	369	369	475	352	352	705	573	839	779	1,045	1,303
1-4	219	219	194	194	76	76	76	76	153	190	190	267	267	343	106	106	212	262	262	369	369	475	205	205	411	573	839	779	1,045	1,303
5-18	219	219	194	194	76	76	76	76	153	190	190	267	267	343	106	106	212	262	262	369	369	475	205	205	411	573	839	779	1,045	1,303
19	235	250	208	222	105	105	76	76	153	190	190	267	267	343	106	106	212	262	262	369	369	475	257	523	781	573	839	779	1,045	1,303
20	235	250	208	222	105	105	76	76	153	190	190	267	267	343	106	106	212	262	262	369	369	475	257	523	781	573	839	779	1,045	1,303
21	235	250	208	222	105	105	76	76	153	190	190	267	267	343	106	106	212	262	262	369	369	475	257	523	781	573	839	779	1,045	1,303
22	235	250	208	222	105	105	76	76	153	190	190	267	267	343	106	106	212	262	262	369	369	475	257	523	781	573	839	779	1,045	1,303
23	235	250	208	222	105	105	76	77	154	190	191	267	268	345	106	107	214	262	264	369	370	477	257	523	781	573	839	779	1,045	1,303
24	235	250	208	222	105	105	76	77	154	190	191	267	268	345	106	107	214	262	264	369	370	477	257	523	781	573	839	779	1,045	1,303
25	235	250	208	222	105	105	77	80	158	191	194	268	270	348	107	110	217	264	266	370	373	480	257	523	781	573	839	779	1,045	1,303
26	235	250	208	222	105	105	80	82	162	191	194	268	270	350	110	113	224	264	266	370	373	484	257	523	781	573	839	779	1,045	1,303
27	235	250	208	222	110	110	80	83	163	191	194	268	270	352	110	115	225	264	267	370	374	485	257	523	781	573	839	779	1,045	1,303
28	248	264	219	233	113	113	81	85	167	191	196	268	273	354	112	118	231	265	271	371	378	490	263	523	787	573	839	779	1,045	1,303
29	261	277	229	244	114	114	82	87	169	192	197	269	274	356	113	120	234	266	272	373	379	493	270	523	793	578	839	783	1,045	1,307
30	273	288	240	253	114	114	89	94	183	197	202	274	278	368	123	130	254	272	279	379	385	509	275	523	799	578	839	783	1,045	1,307
31	285	301	250	264	114	114	91	97	189	197	203	274	280	371	126	135	261	272	281	379	388	514	281	523	805	578	839	783	1,045	1,307
32	298	315	261	275	115	115	94	98	192	197	203	274	280	373	130	136	266	272	281	379	388	515	288	523	811	578	839	783	1,045	1,307
33	307	323	268	283	118	118	96	102	198	197	203	274	280	376	132	141	274	272	281	379	388	520	295	523	819	578	839	783	1,045	1,307
34	314	331	275	290	122	122	98	104	203	197	203	274	280	378	136	143	280	272	281	379	388	523	305	523	829	578	839	783	1,045	1,307
35	322	343	281	298	122	122	108	116	224	202	210	278	287	395	148	164	313	279	294	385	400	549	315	523	839	578	839	783	1,045	1,307
36	329	350	288	307	122	123	111	119	231	203	211	280	288	399	153	165	319	280	294	386	400	552	324	523	848	578	839	783	1,045	1,307
37	337	358	295	314	122	127	116	124	240	205	213	282	290	406	164	171	335	286	294	393	400	564	334	523	858	578	839	783	1,045	1,307
38	365	389	318	338	132	132	120	130	250	206	216	283	292	413	166	180	346	286	300	393	406	573	344	523	868	579	839	785	1,045	1,308
39	393	418	341	363	151	151	125	135	261	206	217	283	293	419	172	187	360	286	300	393	406	580	355	523	879	579	839	785	1,045	1,308
40	423	466	364	401	167	167	132	144	276	211	223	288	299	432	182	199	381	292	309	399	415	598	364	523	888	579	839	785	1,045	1,308
41	451	498	386	426	179	179	138	151	289	217	230	293	306	445	191	209	400	300	318	406	424	615	366	523	890	579	839	785	1,045	1,308
42	479	528	410	452	180	180	144	156	300	221	234	298	311	455	199	216	415	307	325	414	431	631	368	523	891	579	839	785	1,045	1,308
43	505	556	431	475	180	180	145	158	303	223	235	299	312	457	200	217	418	307	325	414	431	632	370	527	897	579	839	785	1,045	1,312
44	532	587	452	499	180	190	145	158	303	223	235	299	312	457	200	217	418	307	325	414	431	632	372	531	904	579	839	785	1,045	1,316
45	557	615	474	522	180	194	145	158	303	223	235	299	312	457	200	217	418	307	325	414	431	632	373	534	908	579	839	785	1,045	1,319
46	584	644	495	546	180	200	149	163	313	226	240	303	317	467	206	226	433	313	333	419	439	646	375	538	914	581	839	787	1,045	1,325
47	610	672	516	569	185	207	161	173	334	238	249	314	326	488	222	239	461	329	345	435	451	674	391	542	934	597	839	802	1,045	1,345
48	646	713	542	597	197	223	188	197	385	264	274	341	350	539	260	272	533	366	379	473	485	746	413	545	959	619	839	825	1,045	1,371
49	683	753	568	627	211	240	214	218	433	291	295	368	371	586	296	301	598	403	408	509	514	811	434	550	985	640	839	846	1,045	1,396
50	719	774	595	639	225	255	240	239	479	317	316	393	392	633	331	330	662	438	436	544	543	875	452	553	1,006	658	839	864	1,045	1,417
51	755	794	621	652	240	271	253	245	498	330	321	406	398	651	349	338	687	455	444	562	550	900	474	557	1,031	680	839	886	1,045	1,443
52	792	832	646	679	251	282	273	260	533	349	336	426	413	686	376	359	736	483	465	589	572	949	497	561	1,058	702	839	908	1,045	1,470
53	873	917	711	747	259	290	292	275	568	369	352	446	428	721	404	380	785	510	487	617	593	997	538	564	1,103	743	839	949	1,045	1,514
54	954	1,002	777	815	267	293	312	291	604	389	368	465	445	757	431	403	835	538	509	644	615	1,047	579	609	1,188	785	839	990	1,045	1,600
55	1,036	1,054	841	856	281	293	330	306	636	406	383	483	460	790	455	423	878	562	529	668	636	1,091	621	632	1,254	827	839	1,033	1,045	1,665
56	1,116	1,138	907	923	309	293	350	325	676	427	402	504	478	829	484	449	933	590	555	697	662	1,146	663	676	1,339	869	881	1,075	1,087	1,751
57	1,197	1,220	971	989	352	334	371	346	718	448	422	525	499	871	513	478	991	619	584	726	691	1,204	705	718	1,423	910	924	1,116	1,129	1,834
58	1,257	1,280	1,029	1,047	405	384	393	368	762	470	445	547	521	915	543	508	1,051	649	614	756	721	1,264	742	756	1,498	948	961	1,154	1,167	1,910
59	1,318	1,343	1,086	1,106	467	443	415	391	807	492	468	569	544	960	574	540	1,115	681	647	787	753	1,328	780	795	1,575	986	1,000	1,192	1,206	1,987
60	1,378	1,366	1,142	1,132	529	502	465	439	905	542	515	619	592	1,058	643	605	1,249	749	712	856	818	1,462	817	811	1,629	1,023	1,017	1,228	1,223	2,040
61	1,439	1,388	1,200	1,157	580	550	488	463	951	564	540	641	617	1,105	673	639	1,313	779	746	886	852	1,526	856	826	1,682	1,061	1,031	1,267	1,237	2,093
62	1,498	1,447	1,257	1,214	609	579	506	483	990	583	560	660	636	1,143	699	667	1,367	806	773	912	880	1,580	894	862	1,756	1,099	1,068	1,305	1,274	2,168
63	1,559	1,506	1,314	1,269	617	586	524	501	1,026	600	578	677	655	1,179	723	693	1,417	830	800	936	906	1,630	931	899	1,831	1,137	1,105	1,343	1,311	2,242
64	1,620	1,564	1,372	1,324	623	592	538	517	1,055	614	593	691	670	1,208	742	713	1,456	848	820	955	926	1,668	969	936	1,905	1,175	1,142	1,381	1,347	2,317
65+	2,107	2,034	1,783	1,721	810	770	699	672	1,372	799	771	899	871	1,572	965	927	1,893	1,103	1,066	1,241	1,204	2,169	1,261	1,217	2,478	1,527	1,484	1,795	1,752	3,013

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 3.9

Rating Region 9

Imperial and San Luis Obispo Counties

Percentage Change

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	3%	3%	4%	4%	9%	9%	15%	15%	15%	52%	52%	44%	44%	12%
1-4	5%	5%	6%	6%	16%	16%	22%	22%	22%	18%	18%	14%	14%	12%
5-18	2%	2%	3%	3%	7%	7%	12%	12%	11%	14%	14%	14%	14%	12%
19	5%	-2%	5%	-2%	4%	4%	5%	5%	5%	11%	11%	14%	14%	12%
20	5%	-2%	5%	-2%	4%	4%	5%	5%	5%	11%	11%	14%	14%	12%
21	5%	-2%	5%	-2%	4%	4%	5%	5%	5%	11%	11%	14%	14%	12%
22	5%	-2%	5%	-2%	4%	4%	5%	5%	5%	11%	11%	14%	14%	12%
23	5%	-2%	5%	-2%	4%	4%	5%	4%	4%	11%	10%	14%	13%	11%
24	5%	-2%	5%	-2%	4%	4%	5%	4%	4%	11%	10%	14%	13%	11%
25	5%	-1%	5%	-1%	5%	5%	8%	4%	5%	14%	12%	16%	15%	13%
26	5%	-1%	5%	-1%	5%	5%	8%	5%	6%	14%	12%	16%	15%	13%
27	5%	-1%	5%	-1%	5%	5%	8%	4%	6%	14%	12%	16%	15%	12%
28	5%	-2%	5%	-1%	4%	4%	9%	4%	5%	14%	11%	16%	14%	12%
29	5%	-1%	5%	-1%	4%	4%	9%	2%	5%	15%	12%	17%	15%	13%
30	4%	-1%	5%	-1%	4%	4%	9%	3%	6%	15%	12%	16%	15%	13%
31	4%	-1%	4%	-1%	4%	4%	10%	3%	6%	15%	11%	16%	14%	13%
32	4%	-1%	4%	-1%	4%	4%	9%	4%	6%	15%	11%	16%	14%	13%
33	4%	-1%	4%	-1%	4%	4%	9%	3%	6%	15%	11%	16%	14%	13%
34	4%	-1%	4%	-1%	4%	4%	9%	3%	5%	16%	13%	18%	15%	13%
35	5%	-2%	5%	-1%	5%	5%	9%	2%	5%	14%	10%	16%	13%	12%
36	5%	-2%	5%	-1%	5%	4%	9%	2%	5%	13%	9%	15%	12%	11%
37	4%	-2%	5%	-1%	7%	2%	9%	2%	5%	13%	9%	15%	12%	11%
38	5%	-2%	5%	-1%	5%	5%	9%	1%	5%	16%	10%	17%	13%	12%
39	4%	-2%	5%	-2%	4%	4%	9%	1%	4%	16%	10%	17%	13%	10%
40	6%	-3%	7%	-3%	5%	5%	11%	1%	6%	13%	7%	15%	11%	10%
41	6%	-4%	7%	-3%	4%	4%	11%	1%	6%	12%	6%	15%	10%	10%
42	6%	-4%	7%	-3%	4%	4%	10%	1%	5%	12%	6%	14%	9%	9%
43	6%	-4%	6%	-3%	4%	4%	10%	1%	6%	12%	6%	14%	10%	10%
44	6%	-4%	6%	-4%	7%	2%	10%	1%	6%	12%	6%	14%	10%	10%
45	6%	-4%	7%	-3%	9%	1%	11%	2%	6%	12%	6%	14%	10%	10%
46	6%	-4%	7%	-3%	11%	-1%	11%	1%	5%	11%	4%	13%	8%	9%
47	6%	-4%	7%	-3%	11%	-1%	9%	2%	5%	10%	5%	13%	9%	9%
48	6%	-4%	6%	-3%	11%	-2%	7%	3%	5%	9%	5%	11%	9%	8%
49	6%	-4%	7%	-4%	11%	-3%	6%	4%	4%	7%	5%	10%	9%	8%
50	6%	-1%	7%	-1%	15%	1%	8%	8%	8%	9%	9%	11%	11%	10%
51	5%	0%	5%	0%	14%	1%	6%	9%	8%	7%	10%	10%	12%	10%
52	5%	0%	5%	0%	13%	1%	5%	10%	7%	6%	10%	9%	12%	9%
53	4%	-1%	5%	0%	13%	1%	4%	10%	7%	5%	10%	8%	12%	9%
54	4%	-1%	5%	0%	12%	2%	3%	11%	7%	5%	11%	8%	12%	9%
55	2%	0%	3%	1%	7%	3%	2%	9%	5%	3%	10%	6%	12%	7%
56	2%	0%	2%	1%	3%	8%	1%	9%	5%	3%	9%	6%	12%	7%
57	2%	0%	2%	1%	2%	7%	1%	9%	5%	3%	9%	6%	11%	7%
58	2%	0%	2%	0%	1%	7%	1%	8%	4%	3%	9%	5%	11%	6%
59	2%	0%	2%	0%	1%	6%	1%	7%	4%	3%	8%	5%	10%	6%
60	1%	2%	1%	2%	1%	6%	1%	7%	4%	2%	8%	5%	9%	5%
61	0%	3%	0%	3%	1%	6%	1%	6%	4%	2%	7%	5%	9%	5%
62	0%	3%	0%	3%	0%	6%	1%	6%	3%	2%	7%	5%	8%	5%
63	-1%	3%	0%	3%	0%	6%	1%	6%	3%	2%	6%	5%	8%	5%
64	-1%	3%	0%	3%	0%	6%	1%	5%	3%	3%	6%	5%	8%	5%
65+	-1%	3%	0%	3%	0%	6%	1%	6%	3%	3%	6%	5%	8%	5%

	Optimum Advantage HSA 2,500								BalanceNet							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	13%	13%	12%	48%	48%	41%	41%	10%	9%	9%	9%	34%	-9%	41%	5%	4%
1-4	17%	17%	17%	15%	15%	11%	11%	10%	11%	11%	11%	-1%	-32%	41%	5%	4%
5-18	9%	9%	9%	12%	12%	11%	11%	10%	7%	7%	7%	-2%	-33%	41%	5%	4%
19	4%	4%	4%	10%	10%	11%	11%	10%	105%	1%	1%	52%	4%	41%	5%	4%
20	4%	4%	4%	10%	10%	11%	11%	10%	105%	1%	1%	52%	4%	41%	5%	4%
21	4%	4%	4%	10%	10%	11%	11%	10%	105%	1%	1%	52%	4%	41%	5%	4%
22	4%	4%	4%	10%	10%	11%	11%	10%	105%	1%	1%	52%	4%	41%	5%	4%
23	4%	3%	3%	10%	9%	11%	11%	9%	105%	1%	1%	52%	4%	41%	5%	4%
24	4%	3%	3%	10%	9%	11%	11%	9%	105%	1%	1%	52%	4%	41%	5%	4%
25	6%	3%	4%	12%	11%	13%	12%	11%	105%	1%	1%	54%	5%	42%	6%	5%
26	5%	3%	4%	12%	11%	13%	12%	10%	105%	1%	1%	54%	5%	42%	6%	5%
27	6%	2%	4%	12%	10%	13%	12%	10%	105%	1%	1%	54%	5%	42%	6%	5%
28	7%	2%	4%	11%	9%	13%	11%	9%	101%	1%	1%	54%	5%	42%	6%	5%
29	7%	1%	3%	12%	10%	13%	12%	10%	96%	1%	1%	53%	5%	42%	6%	5%
30	7%	2%	4%	13%	10%	13%	12%	10%	92%	1%	1%	53%	5%	42%	6%	5%
31	8%	1%	4%	13%	9%	13%	11%	10%	88%	1%	1%	53%	5%	42%	6%	5%
32	7%	2%	5%	13%	9%	13%	11%	10%	83%	1%	1%	53%	5%	42%	6%	5%
33	8%	1%	4%	13%	9%	13%	11%	10%	79%	1%	1%	53%	5%	42%	6%	5%
34	7%	1%	4%	14%	10%	14%	12%	11%	73%	1%	1%	53%	5%	42%	6%	6%
35	9%	-2%	3%	12%	6%	13%	9%	9%	68%	1%	1%	53%	5%	42%	6%	6%
36	7%	-1%	3%	11%	6%	13%	9%	9%	63%	1%	1%	53%	5%	42%	6%	6%
37	5%	1%	3%	10%	7%	12%	10%	9%	58%	1%	1%	53%	5%	42%	6%	6%
38	7%	-1%	3%	13%	8%	14%	10%	9%	54%	1%	1%	52%	5%	41%	6%	6%
39	8%	-1%	3%	13%	8%	14%	10%	8%	49%	1%	1%	52%	5%	41%	6%	6%
40	9%	0%	4%	11%	5%	12%	8%	8%	46%	2%	2%	52%	5%	41%	6%	6%
41	9%	0%	4%	10%	4%	12%	7%	8%	45%	2%	2%	52%	5%	41%	6%	6%
42	9%	0%	4%	10%	4%	11%	7%	7%	44%	2%	2%	52%	5%	41%	6%	6%
43	9%	0%	4%	10%	4%	11%	7%	7%	45%	2%	2%	52%	5%	41%	6%	5%
44	9%	0%	4%	10%	4%	11%	7%	7%	45%	2%	2%	52%	5%	41%	6%	5%
45	9%	0%	4%	10%	4%	11%	7%	7%	22%	-15%	2%	52%	5%	41%	6%	5%
46	9%	0%	4%	9%	2%	11%	6%	7%	22%	-15%	2%	52%	5%	41%	6%	4%
47	8%	0%	4%	8%	3%	10%	6%	7%	20%	-13%	2%	48%	5%	38%	6%	4%
48	6%	1%	3%	7%	3%	9%	6%	6%	17%	-12%	2%	42%	5%	34%	6%	4%
49	4%	2%	3%	5%	4%	8%	7%	6%	14%	-10%	2%	38%	5%	31%	6%	4%
50	6%	6%	6%	6%	7%	8%	9%	7%	14%	-7%	4%	34%	5%	28%	6%	5%
51	4%	7%	6%	5%	8%	7%	10%	7%	12%	-5%	4%	30%	5%	25%	6%	5%
52	3%	8%	5%	4%	8%	6%	10%	7%	10%	-3%	4%	26%	5%	22%	6%	5%
53	2%	8%	5%	4%	8%	6%	10%	7%	6%	1%	3%	19%	5%	17%	6%	5%
54	1%	8%	5%	3%	9%	5%	10%	6%	6%	0%	3%	12%	5%	12%	6%	5%
55	0%	8%	4%	2%	8%	4%	10%	6%	3%	1%	2%	7%	5%	7%	6%	4%
56	0%	8%	4%	2%	8%	4%	9%	5%	3%	1%	2%	4%	3%	5%	4%	4%
57	0%	7%	4%	2%	8%	4%	9%	5%	3%	1%	2%	4%	2%	5%	4%	4%
58	0%	7%	3%	2%	7%	4%	9%	5%	3%	1%	2%	4%	2%	5%	4%	3%
59	0%	6%	3%	1%	7%	4%	8%	5%	3%	1%	2%	4%	2%	5%	4%	3%
60	0%	6%	3%	1%	6%	3%	8%	4%	2%	2%	2%	3%	3%	4%	4%	3%
61	0%	5%	3%	1%	6%	3%	7%	4%	0%	4%	2%	2%	5%	3%	6%	3%
62	0%	5%	3%	1%	6%	3%	7%	4%	0%	4%	2%	2%	4%	3%	5%	3%
63	0%	5%	2%	1%	5%	3%	7%	4%	0%	4%	2%	1%	4%	3%	5%	3%
64	0%	4%	2%	2%	5%	3%	6%	4%	0%	4%	2%	1%	4%	3%	5%	3%
65+	0%	5%	2%	1%	5%	3%	6%	4%	0%	4%	2%	1%	4%	3%	5%	3%

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 4.1

Rating Region 1

Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	258	232	135	130	260	260	364	389	165	330	330	463	488	244	489	489	710	884
1-4	167	153	90	97	194	219	304	389	120	240	274	381	488	160	321	383	710	884
5-18	160	146	83	89	178	211	304	389	112	224	266	381	488	153	307	376	710	884
19	175	159	103	85	170	207	304	389	107	214	261	381	488	327	501	550	710	884
20	175	159	103	85	170	207	304	389	107	214	261	381	488	327	501	550	710	884
21	175	159	103	85	170	207	304	389	107	214	261	381	488	327	501	550	710	884
22	175	159	103	85	170	207	304	389	107	214	261	381	488	327	501	550	710	884
23	175	159	103	86	172	207	304	390	108	216	261	381	489	327	501	550	710	884
24	175	159	103	86	172	207	304	390	108	216	261	381	489	327	501	550	710	884
25	176	160	104	88	176	213	310	398	110	220	268	388	498	328	503	557	717	892
26	176	160	104	90	180	213	310	398	113	226	268	388	498	328	503	557	717	892
27	176	160	106	90	180	213	310	398	113	226	268	388	498	328	503	557	717	892
28	184	166	108	91	182	213	310	398	115	230	268	388	501	328	508	557	717	892
29	190	173	110	93	186	216	313	406	117	234	272	392	509	328	511	557	717	896
30	198	179	110	98	196	218	315	413	124	248	276	396	520	328	513	557	717	896
31	205	185	110	101	202	219	316	417	129	258	279	399	528	328	518	557	717	896
32	213	191	111	102	204	219	316	417	129	258	279	399	528	328	520	557	717	896
33	217	194	114	103	206	219	316	417	131	262	279	399	528	328	525	557	717	896
34	222	199	115	106	212	221	318	424	135	270	281	401	536	328	531	557	717	899
35	227	204	116	110	220	221	318	425	140	280	281	401	537	329	537	557	717	899
36	232	209	116	112	224	221	318	427	143	286	281	401	540	329	543	557	717	899
37	236	212	118	116	232	221	318	433	148	296	281	401	547	329	549	557	717	899
38	253	226	124	119	238	224	321	440	154	308	287	407	561	329	554	557	717	899
39	272	240	136	123	246	224	321	441	158	316	287	407	561	329	560	557	717	899
40	296	259	151	134	268	227	324	458	171	342	288	408	579	331	570	557	717	899
41	315	274	159	138	276	231	328	466	177	354	294	414	591	331	571	557	717	899
42	333	287	160	141	282	233	330	471	182	364	298	418	600	331	574	557	717	899
43	349	302	160	147	294	239	336	483	189	378	305	425	614	333	577	557	717	899
44	366	316	163	152	304	242	339	491	198	396	311	431	629	334	579	557	717	899
45	386	331	167	164	328	253	350	514	213	426	325	445	658	289	588	557	717	901
46	402	345	168	174	348	263	360	534	228	456	340	460	688	291	591	557	717	904
47	418	359	173	181	362	270	367	548	237	474	349	469	706	297	603	557	717	916
48	440	375	183	206	412	295	392	598	271	542	383	503	774	304	615	557	717	928
49	463	393	194	229	458	318	415	644	303	606	415	535	838	312	630	557	717	943
50	485	409	213	263	526	352	449	712	346	692	458	578	924	326	659	557	717	972
51	502	422	223	272	544	361	458	730	359	718	471	591	950	334	674	557	717	987
52	530	443	232	287	574	376	473	760	379	758	491	611	990	341	686	557	717	999
53	556	463	237	303	606	392	489	792	401	802	513	633	1,034	355	711	557	717	1,024
54	605	501	242	319	638	408	505	824	424	848	536	656	1,080	379	760	557	717	1,073
55	640	528	243	330	660	419	516	846	439	878	551	671	1,110	394	789	557	717	1,102
56	673	555	254	347	694	436	533	880	464	928	576	696	1,160	417	836	570	730	1,149
57	719	591	284	366	732	455	552	918	490	980	602	722	1,212	441	883	594	754	1,196
58	753	622	322	386	772	475	572	958	517	1,034	629	749	1,266	464	928	617	777	1,241
59	787	654	364	407	814	496	593	1,000	547	1,094	659	779	1,326	484	968	637	797	1,281
60	812	680	409	461	922	550	647	1,108	621	1,242	733	853	1,474	501	1,001	654	814	1,314
61	835	704	445	481	962	570	667	1,148	650	1,300	762	882	1,532	517	1,032	670	830	1,345
62	869	735	464	500	1,000	589	686	1,186	674	1,348	786	906	1,580	537	1,073	690	850	1,386
63	903	767	470	516	1,032	605	702	1,218	696	1,392	808	928	1,624	558	1,115	711	871	1,428
64	936	798	474	529	1,058	618	715	1,244	715	1,430	827	947	1,662	580	1,159	733	893	1,472
65+	1,209	1,030	609	680	1,360	788	907	1,587	922	1,844	1,060	1,209	2,131	747	1,492	938	1,138	1,884

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 4.1

Rating Region 1

Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	246	246	220	220	123	123	113	113	226	187	187	269	269	350	146	146	292	240	240	344	344	448	222	222	445	373	525	516	668	839
1-4	155	155	141	141	78	78	81	81	163	187	187	269	269	350	103	103	207	240	240	344	344	448	142	142	285	373	525	516	668	839
5-18	155	155	141	141	78	78	81	81	163	187	187	269	269	350	103	103	207	240	240	344	344	448	142	142	285	373	525	516	668	839
19	166	176	151	159	99	99	81	81	163	187	187	269	269	350	103	103	207	240	240	344	344	448	170	323	493	373	525	516	668	839
20	166	176	151	159	99	99	81	81	163	187	187	269	269	350	103	103	207	240	240	344	344	448	170	323	493	373	525	516	668	839
21	166	176	151	159	99	99	81	81	163	187	187	269	269	350	103	103	207	240	240	344	344	448	170	323	493	373	525	516	668	839
22	166	176	151	159	99	99	81	81	163	187	187	269	269	350	103	103	207	240	240	344	344	448	170	323	493	373	525	516	668	839
23	166	176	151	159	99	99	81	83	165	187	188	269	270	352	103	105	209	240	241	344	345	449	170	323	493	373	525	516	668	839
24	166	176	151	159	99	99	81	83	165	187	188	269	270	352	103	105	209	240	241	344	345	449	170	323	493	373	525	516	668	839
25	166	176	151	159	99	99	83	84	167	188	189	270	271	354	105	106	211	241	242	345	346	451	170	323	493	373	525	516	668	839
26	166	176	151	159	99	99	84	86	170	188	190	270	272	356	106	110	216	241	244	345	347	455	170	323	493	373	525	516	668	839
27	166	176	151	159	101	101	84	86	170	188	190	270	272	356	106	110	216	241	244	345	347	455	170	323	493	373	525	516	668	839
28	175	184	157	166	103	103	85	88	174	189	192	271	274	360	108	112	221	242	246	346	350	459	175	323	498	373	525	516	668	839
29	180	191	164	173	105	105	86	90	176	190	194	272	276	362	110	115	225	244	249	347	352	463	178	323	501	376	525	519	668	842
30	189	198	170	178	105	105	91	94	185	194	197	276	279	370	116	121	237	247	252	351	356	473	180	323	503	376	525	519	668	842
31	196	205	177	184	105	105	93	98	191	194	198	276	280	374	120	126	246	249	255	352	359	479	185	323	508	376	525	519	668	842
32	204	213	182	191	106	106	94	98	192	194	198	276	280	374	121	126	247	249	255	352	359	479	187	323	510	376	525	519	668	842
33	207	218	185	194	109	109	95	100	196	194	198	276	280	376	122	128	251	249	255	352	359	481	192	323	515	376	525	519	668	842
34	212	223	190	199	110	110	98	102	201	194	198	276	280	378	126	132	259	249	255	352	359	485	198	323	521	376	525	519	668	842
35	216	228	193	205	110	110	101	107	209	194	199	276	281	383	131	138	270	250	257	354	361	493	202	323	525	376	525	519	668	842
36	220	233	198	209	110	111	104	109	213	195	201	277	282	387	133	142	276	250	259	354	362	496	208	323	531	376	525	519	668	842
37	225	237	201	212	110	115	107	113	220	197	203	279	285	392	138	146	285	254	261	357	365	504	214	323	537	376	525	519	668	842
38	241	255	214	227	118	118	110	117	228	198	205	280	287	398	143	153	297	256	266	360	370	514	219	323	542	378	525	520	668	843
39	260	274	228	241	130	130	114	121	235	199	206	281	288	403	148	157	306	256	266	360	370	518	225	323	548	378	525	520	668	843
40	276	302	241	264	143	143	121	129	251	204	212	286	294	416	157	168	326	264	275	367	379	536	231	323	554	379	525	522	668	845
41	294	322	255	279	151	151	124	134	259	208	217	289	299	424	162	175	337	267	280	371	384	546	232	323	555	379	525	522	668	845
42	312	341	268	293	152	152	128	137	266	211	220	293	302	431	167	180	347	272	285	376	389	556	235	323	558	380	525	523	668	846
43	327	359	282	308	152	152	133	143	276	216	226	298	308	441	173	189	363	279	294	382	398	572	236	325	561	380	525	523	668	848
44	343	376	295	323	152	159	138	150	289	220	232	302	314	453	182	197	380	286	301	390	405	588	237	326	563	381	525	524	668	850
45	360	395	308	337	152	162	149	160	310	231	242	313	324	474	196	212	409	300	316	404	420	617	239	328	568	382	525	525	668	853
46	376	411	321	351	152	166	159	171	331	241	253	323	335	495	211	226	438	315	330	419	434	645	240	330	571	383	525	526	668	857
47	391	429	335	367	156	172	166	177	343	248	259	330	341	507	220	235	455	324	339	428	443	663	250	333	583	393	525	536	668	869
48	412	452	350	384	165	182	192	200	392	274	282	356	364	556	256	267	524	360	371	464	475	732	261	334	595	404	525	547	668	881
49	434	476	367	402	175	194	217	221	439	299	303	381	385	603	291	296	588	395	400	499	504	796	274	336	610	416	525	559	668	896
50	452	483	378	405	185	206	244	243	488	326	325	408	407	651	327	326	654	431	430	535	534	862	282	338	621	425	525	568	668	907
51	473	496	394	414	194	217	256	249	505	338	331	420	413	669	344	334	678	448	438	552	541	886	295	340	636	438	525	580	668	921
52	500	524	415	435	202	226	273	262	535	355	343	437	425	699	368	351	719	471	455	575	559	927	306	341	648	449	525	592	668	934
53	526	551	435	455	209	230	291	275	567	373	357	454	439	730	391	371	763	495	475	599	579	971	329	344	673	472	525	615	668	959
54	573	601	472	494	215	232	309	289	599	391	371	473	453	763	418	390	808	522	494	625	598	1,016	353	369	722	495	525	638	668	1,008
55	620	630	509	517	225	232	323	302	626	405	384	487	466	790	436	408	845	540	511	644	615	1,052	376	383	759	519	525	662	668	1,045
56	653	664	535	545	244	232	342	318	661	424	400	506	482	825	463	430	893	567	534	670	638	1,101	399	406	806	542	549	685	692	1,091
57	698	711	571	581	275	262	360	337	698	442	419	524	501	862	488	456	945	592	560	695	664	1,152	423	430	853	565	573	708	716	1,139
58	732	745	602	613	314	299	380	357	737	462	439	544	521	901	515	484	1,000	619	588	723	692	1,208	445	453	898	588	595	731	738	1,184
59	766	779	634	646	357	340	401	379	780	483	461	565	543	944	544	514	1,059	648	618	752	722	1,266	465	473	938	608	616	751	758	1,224
60	799	792	667	661	401	383	456	431	887	538	513	619	595	1,051	619	587	1,206	723	691	827	794	1,414	486	483	969	629	626	772	768	1,255
61	832	804	698	675	438	417	475	453	929	557	535	639	617	1,093	647	617	1,264	751	721	854	824	1,472	508	492	1,000	651	634	794	777	1,286
62	866	837	730	705	458	436	493	472	965	575	554	657	636	1,129	671	642	1,313	774	746	878	849	1,521	529	512	1,041	672	654	815	797	1,327
63	900	870	762	737	464	442	509	488	998	591	570	673	652	1,162	693	664	1,358	797	768	901	872	1,566	550	532	1,083	693	674	836	817	1,368
64	934	902	793	768	468	446	522	502	1,024	604	584	686	666	1,188	712	684	1,397	816	788	920	892	1,604	573	554	1,127	716	697	858	840	1,413
65+	1,207	1,166	1,024	990	602	573	671	645	1,316	770	744	869	844	1,515	918	882	1,801	1,046	1,010	1,174	1,137	2,056	737	713	1,451	916	891	1,094	1,069	1,808

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 4.1

Rating Region 1

Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

Percentage Change

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	5%	5%	5%	5%	10%	10%	15%	15%	15%	39%	39%	35%	35%	11%	13%	13%	13%	38%	38%	35%	35%	9%	10%	10%	10%	31%	-7%	38%	6%	5%
1-4	8%	8%	9%	9%	15%	15%	20%	20%	19%	17%	17%	13%	13%	11%	17%	17%	16%	14%	14%	11%	11%	9%	13%	13%	13%	3%	-27%	38%	6%	5%
5-18	3%	3%	4%	4%	6%	6%	10%	10%	9%	13%	13%	13%	13%	11%	9%	9%	8%	11%	11%	11%	11%	9%	8%	8%	8%	1%	-28%	38%	6%	5%
19	5%	-1%	5%	0%	4%	4%	5%	5%	4%	11%	11%	13%	13%	11%	4%	4%	3%	9%	9%	11%	11%	9%	92%	1%	2%	47%	5%	38%	6%	5%
20	5%	-1%	5%	0%	4%	4%	5%	5%	4%	11%	11%	13%	13%	11%	4%	4%	3%	9%	9%	11%	11%	9%	92%	1%	2%	47%	5%	38%	6%	5%
21	5%	-1%	5%	0%	4%	4%	5%	5%	4%	11%	11%	13%	13%	11%	4%	4%	3%	9%	9%	11%	11%	9%	92%	1%	2%	47%	5%	38%	6%	5%
22	5%	-1%	5%	0%	4%	4%	5%	5%	4%	11%	11%	13%	13%	11%	4%	4%	3%	9%	9%	11%	11%	9%	92%	1%	2%	47%	5%	38%	6%	5%
23	5%	-1%	5%	0%	4%	4%	6%	4%	4%	11%	10%	13%	13%	11%	5%	3%	3%	9%	8%	11%	10%	9%	92%	1%	2%	47%	5%	38%	6%	5%
24	5%	-1%	5%	0%	4%	4%	6%	4%	4%	11%	10%	13%	13%	11%	5%	3%	3%	9%	8%	11%	10%	9%	92%	1%	2%	47%	5%	38%	6%	5%
25	6%	0%	6%	1%	5%	5%	6%	5%	5%	13%	13%	15%	14%	12%	5%	4%	4%	11%	11%	12%	12%	10%	93%	2%	2%	49%	6%	39%	7%	6%
26	6%	0%	6%	1%	5%	5%	7%	5%	6%	13%	12%	15%	14%	12%	7%	3%	5%	11%	10%	12%	12%	9%	93%	2%	2%	49%	6%	39%	7%	6%
27	6%	.0%	6%	1%	5%	5%	7%	5%	6%	13%	12%	15%	14%	12%	7%	3%	5%	11%	10%	12%	12%	9%	93%	2%	2%	49%	6%	39%	7%	6%
28	5%	0%	6%	0%	5%	5%	7%	3%	5%	13%	11%	14%	13%	11%	6%	3%	4%	11%	9%	12%	11%	9%	87%	2%	2%	49%	6%	39%	7%	6%
29	6%	-1%	5%	0%	5%	5%	8%	3%	6%	14%	11%	15%	13%	12%	6%	2%	4%	11%	9%	13%	11%	10%	84%	2%	2%	48%	6%	38%	7%	6%
30	5%	0%	5%	1%	5%	5%	8%	4%	6%	12%	11%	14%	13%	12%	7%	2%	5%	12%	10%	13%	11%	10%	82%	2%	2%	48%	6%	38%	7%	6%
31	5%	0%	5%	1%	5%	5%	9%	3%	6%	13%	11%	14%	13%	11%	8%	2%	5%	12%	9%	13%	11%	10%	77%	2%	2%	48%	6%	38%	7%	6%
32	4%	0%	5%	0%	5%	5%	9%	4%	6%	13%	11%	14%	13%	11%	7%	2%	4%	12%	9%	13%	11%	10%	75%	2%	2%	48%	6%	38%	7%	6%
33	5%	0%	5%	0%	5%	5%	8%	3%	5%	13%	11%	14%	13%	11%	7%	2%	4%	12%	9%	13%	11%	10%	71%	2%	2%	48%	6%	38%	7%	6%
34	5%	0%	5%	0%	5%	5%	8%	4%	5%	14%	12%	15%	14%	12%	7%	2%	4%	13%	10%	14%	12%	11%	66%	2%	2%	48%	6%	38%	7%	7%
35	5%	0%	6%	0%	5%	5%	9%	3%	5%	14%	11%	15%	13%	11%	7%	1%	4%	12%	9%	13%	11%	9%	63%	2%	2%	48%	6%	38%	7%	7%
36	5%	0%	6%	0%	5%	5%	8%	3%	5%	13%	10%	15%	13%	10%	8%	1%	4%	12%	8%	13%	11%	9%	58%	2%	2%	48%	6%	38%	7%	7%
37	5%	0%	5%	0%	7%	3%	8%	3%	5%	12%	9%	14%	12%	10%	7%	1%	4%	11%	8%	12%	10%	9%	54%	2%	2%	48%	6%	38%	7%	7%
38	5%	-1%	6%	0%	5%	5%	8%	2%	4%	13%	9%	15%	12%	11%	8%	1%	4%	12%	8%	13%	10%	9%	50%	2%	2%	47%	6%	38%	7%	7%
39	5%	-1%	5%	0%	5%	5%	8%	2%	5%	13%	9%	14%	11%	9%	7%	1%	3%	12%	8%	13%	10%	8%	46%	2%	2%	47%	6%	38%	7%	7%
40	7%	-2%	7%	-2%	6%	6%	11%	4%	7%	11%	7%	13%	10%	10%	9%	2%	5%	9%	5%	11%	8%	8%	43%	2%	3%	47%	6%	37%	7%	6%
41	7%	-2%	7%	-2%	5%	5%	11%	3%	7%	11%	6%	13%	10%	10%	9%	1%	5%	10%	5%	12%	8%	8%	43%	2%	3%	47%	6%	37%	7%	6%
42	7%	-2%	7%	-2%	5%	5%	10%	3%	6%	10%	6%	13%	9%	9%	9%	1%	5%	10%	5%	11%	7%	8%	41%	2%	3%	47%	6%	37%	7%	6%
43	7%	-3%	7%	-2%	5%	5%	11%	3%	7%	11%	6%	13%	9%	10%	9%	0%	4%	9%	4%	11%	7%	7%	41%	2%	3%	47%	6%	37%	7%	6%
44	7%	-3%	7%	-2%	7%	3%	10%	1%	5%	10%	4%	12%	8%	8%	9%	1%	4%	9%	3%	11%	6%	7%	41%	2%	3%	46%	6%	37%	7%	6%
45	7%	-2%	7%	-2%	10%	3%	10%	2%	6%	10%	5%	12%	8%	8%	9%	0%	4%	8%	3%	10%	6%	7%	21%	-12%	4%	46%	6%	37%	7%	6%
46	7%	-2%	7%	-2%	11%	1%	9%	2%	5%	9%	4%	11%	7%	8%	8%	1%	4%	8%	3%	10%	6%	7%	21%	-12%	4%	45%	6%	36%	7%	5%
47	7%	-3%	7%	-2%	11%	1%	9%	2%	6%	9%	4%	11%	8%	8%	8%	1%	4%	8%	3%	10%	6%	6%	19%	-11%	3%	42%	6%	34%	7%	5%
48	7%	-3%	7%	-2%	11%	1%	7%	3%	5%	8%	5%	10%	8%	8%	6%	1%	3%	6%	3%	8%	6%	6%	16%	-9%	3%	38%	6%	31%	7%	5%
49	7%	-3%	7%	-2%	11%	0%	6%	4%	4%	6%	5%	9%	8%	7%	4%	2%	3%	5%	4%	7%	6%	5%	14%	-7%	3%	34%	6%	28%	7%	5%
50	7%	0%	8%	1%	15%	3%	8%	8%	8%	8%	8%	10%	10%	9%	6%	6%	6%	6%	7%	8%	8%	7%	16%	-4%	6%	31%	6%	26%	7%	7%
51	6%	1%	7%	2%	15%	3%	6%	9%	8%	7%	9%	9%	11%	9%	4%	7%	6%	5%	8%	7%	9%	7%	13%	-2%	6%	27%	6%	24%	7%	7%
52	6%	1%	7%	2%	15%	3%	5%	10%	7%	6%	10%	8%	11%	9%	3%	8%	5%	4%	8%	6%	9%	7%	11%	0%	6%	24%	6%	21%	7%	7%
53	6%	1%	6%	2%	13%	3%	4%	10%	7%	5%	10%	8%	11%	8%	3%	8%	5%	4%	8%	6%	9%	6%	8%	3%	6%	18%	6%	17%	7%	7%
54	6%	1%	6%	1%	13%	4%	3%	10%	7%	4%	10%	7%	11%	8%	1%	9%	5%	3%	9%	5%	10%	6%	7%	3%	5%	13%	6%	12%	7%	6%
55	3%	2%	4%	2%	8%	5%	2%	9%	5%	3%	9%	6%	11%	7%	1%	8%	4%	2%	8%	4%	9%	6%	5%	3%	4%	7%	6%	8%	7%	5%
56	3%	1%	4%	2%	4%	9%	1%	9%	5%	3%	9%	5%	11%	7%	0%	8%	4%	2%	8%	4%	9%	5%	5%	3%	4%	5%	4%	7%	5%	5%
57	3%	1%	4%	2%	3%	8%	2%	9%	5%	3%	9%	5%	10%	6%	0%	7%	4%	2%	8%	4%	9%	5%	4%	3%	4%	5%	4%	6%	5%	5%
58	3%	1%	3%	1%	3%	8%	2%	8%	5%	3%	8%	5%	10%	6%	0%	7%	3%	2%	7%	4%	8%	5%	4%	2%	3%	5%	4%	6%	5%	5%
59	3%	1%	3%	1%	2%	7%	1%	7%	4%	3%	8%	5%	9%	6%	1%	6%	3%	2%	7%	4%	8%	5%	4%	2%	3%	5%	3%	6%	5%	5%
60	2%	3%	2%	3%	2%	7%	1%	7%	4%	2%	7%	5%	9%	5%	0%	6%	3%	1%	6%	3%	7%	4%	3%	4%	3%	4%	4%	5%	6%	5%
61	0%	4%	1%	4%	2%	7%	1%	6%	4%	2%	7%	4%	8%	5%	0%	5%	3%	1%	6%	3%	7%	4%	2%	5%	3%	3%	6%	5%	7%	5%
62	0%	4%	1%	4%	1%	6%	1%	6%	4%	2%	6%	4%	8%	5%	0%	5%	3%	2%	5%	3%	7%	4%	2%	5%	3%	3%	6%	4%	7%	4%
63	0%	4%	1%	4%	1%	6%	1%	6%	3%	2%	6%	4%	8%	5%	0%	5%	3%	1%	5%	3%	6%	4%	1%	5%	3%	3%	5%	4%	7%	4%
64	0%	4%	1%	4%	1%	6%	1%	5%	3%	2%	6%	4%	7%	5%	0%	5%	2%	1%	5%	3%	6%	4%	1%	5%	3%	2%	5%	4%	6%	4%
65+	0%	4%	1%	4%	1%	6%	1%	5%	3%	2%	6%	4%	7%	5%	0%	5%	2%	1%	5%	3%	6%	4%	1%	5%	3%	2%	5%	4%	6%	4%

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 4.2

Rating Region 2

Los Angeles County except those Zip Codes in Region 1

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	291	263	167	155	310	310	402	427	199	398	398	555	580	275	551	551	796	991
1-4	192	175	105	103	206	245	336	427	141	282	326	453	580	178	357	429	796	991
5-18	185	168	98	95	190	237	336	427	133	266	318	453	580	171	343	422	796	991
19	202	183	126	91	182	233	336	427	127	254	312	453	580	367	562	618	796	991
20	202	183	126	91	182	233	336	427	127	254	312	453	580	367	562	618	796	991
21	202	183	126	91	182	233	336	427	127	254	312	453	580	367	562	618	796	991
22	202	183	126	91	182	233	336	427	127	254	312	453	580	367	562	618	796	991
23	202	183	126	91	182	233	336	427	128	256	312	453	581	367	562	618	796	991
24	202	183	126	91	182	233	336	427	128	256	312	453	581	367	562	618	796	991
25	203	184	127	94	188	239	342	436	131	262	321	462	593	368	564	626	804	1,000
26	203	184	127	96	192	239	342	436	133	266	321	462	593	368	564	626	804	1,000
27	203	184	130	96	192	239	342	436	134	268	321	462	593	368	564	626	804	1,000
28	213	193	133	97	194	239	342	436	135	270	321	462	593	368	569	626	804	1,000
29	221	200	134	98	196	240	343	441	137	274	323	464	601	368	572	626	804	1,003
30	230	207	134	108	216	247	350	458	141	282	324	465	606	368	575	626	804	1,003
31	238	214	134	116	232	252	355	471	152	304	332	473	625	368	580	626	804	1,003
32	248	223	136	123	246	256	359	482	162	324	338	479	641	368	583	626	804	1,003
33	254	228	140	126	252	256	359	485	167	334	340	481	648	368	589	626	804	1,003
34	260	233	142	129	258	260	363	492	169	338	344	485	654	368	595	626	804	1,007
35	268	239	143	140	280	261	364	504	182	364	345	486	668	369	603	626	804	1,007
36	274	244	143	144	288	262	365	509	186	372	346	487	673	369	609	626	804	1,007
37	280	249	145	148	296	263	366	514	193	386	350	491	684	369	614	626	804	1,007
38	300	265	153	153	306	269	372	525	200	400	359	500	700	369	621	626	804	1,007
39	321	282	170	159	318	269	372	527	207	414	359	500	702	369	629	626	804	1,007
40	350	306	187	169	338	269	372	541	221	442	360	501	722	371	639	626	804	1,007
41	371	323	197	173	346	273	376	549	227	454	365	506	733	371	640	626	804	1,007
42	392	341	198	180	360	279	382	562	236	472	374	515	751	371	642	626	804	1,007
43	412	356	198	187	374	286	389	576	246	492	383	524	770	373	645	626	804	1,007
44	432	372	203	196	392	292	395	591	259	518	394	535	794	376	649	626	804	1,007
45	453	390	207	204	408	299	402	606	268	536	401	542	810	323	657	626	804	1,007
46	475	406	209	210	420	305	408	618	276	552	409	550	826	325	660	626	804	1,009
47	494	422	215	222	444	317	420	642	293	586	426	567	860	331	672	626	804	1,021
48	522	442	226	244	488	339	442	686	323	646	456	597	920	340	690	626	804	1,039
49	549	461	241	264	528	359	462	726	352	704	485	626	978	349	707	626	804	1,056
50	578	485	264	294	588	389	492	786	390	780	523	664	1,054	366	739	626	804	1,088
51	598	500	278	304	608	399	502	806	404	808	537	678	1,082	375	756	626	804	1,105
52	625	519	289	322	644	417	520	842	429	858	562	703	1,132	383	771	626	804	1,120
53	685	567	296	341	682	436	539	880	455	910	588	729	1,184	400	801	626	804	1,150
54	745	616	300	360	720	455	558	918	481	962	614	755	1,236	427	856	626	804	1,205
55	790	649	304	367	734	462	565	932	492	984	625	766	1,258	445	890	626	804	1,239
56	849	696	318	387	774	482	585	972	519	1,038	652	793	1,312	471	944	642	820	1,293
57	908	744	357	407	814	502	605	1,012	547	1,094	680	821	1,368	497	996	668	846	1,345
58	951	785	405	431	862	526	629	1,060	579	1,158	712	853	1,432	523	1,047	694	872	1,396
59	994	826	460	453	906	548	651	1,104	610	1,220	743	884	1,494	547	1,096	718	896	1,445
60	1,026	859	517	514	1,028	609	712	1,226	695	1,390	828	969	1,664	567	1,135	738	916	1,484
61	1,057	891	562	537	1,074	632	735	1,272	726	1,452	859	1,000	1,726	585	1,170	756	934	1,519
62	1,098	931	588	557	1,114	652	755	1,312	754	1,508	887	1,028	1,782	609	1,217	780	958	1,566
63	1,141	971	596	575	1,150	670	773	1,348	778	1,556	911	1,052	1,830	634	1,266	805	983	1,615
64	1,184	1,012	602	591	1,182	686	789	1,380	800	1,600	933	1,074	1,874	658	1,314	829	1,007	1,663
65+	1,532	1,308	775	761	1,522	877	1,003	1,764	1,033	2,065	1,198	1,374	2,406	848	1,693	1,063	1,287	2,132

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 4.2

Rating Region 2

Los Angeles County except those Zip Codes in Region 1

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	279	279	251	251	155	155	136	136	273	212	212	300	300	388	178	178	357	289	289	413	413	536	252	252	505	421	592	580	752	944
1-4	180	180	163	163	93	93	87	87	175	212	212	300	300	388	123	123	247	289	289	413	413	536	159	159	319	421	592	580	752	944
5-18	180	180	163	163	93	93	87	87	175	212	212	300	300	388	123	123	247	289	289	413	413	536	159	159	319	421	592	580	752	944
19	193	204	175	184	122	122	87	87	175	212	212	300	300	388	123	123	247	289	289	413	413	536	191	363	554	421	592	580	752	944
20	193	204	175	184	122	122	87	87	175	212	212	300	300	388	123	123	247	289	289	413	413	536	191	363	554	421	592	580	752	944
21	193	204	175	184	122	122	87	87	175	212	212	300	300	388	123	123	247	289	289	413	413	536	191	363	554	421	592	580	752	944
22	193	204	175	184	122	122	87	87	175	212	212	300	300	388	123	123	247	289	289	413	413	536	191	363	554	421	592	580	752	944
23	193	204	175	184	122	122	87	88	176	212	213	300	301	389	123	125	249	289	290	413	414	538	191	363	554	421	592	580	752	944
24	193	204	175	184	122	122	87	88	176	212	213	300	301	389	123	125	249	289	290	413	414	538	191	363	554	421	592	580	752	944
25	193	204	175	184	122	122	88	91	180	213	216	301	303	392	125	128	254	290	294	414	418	543	191	363	554	421	592	580	752	944
26	193	204	175	184	122	122	90	92	182	213	216	301	303	393	127	130	257	290	294	414	418	544	191	363	554	421	592	580	752	944
27	193	204	175	184	125	125	90	93	183	213	216	301	303	395	127	132	260	290	295	414	419	546	191	363	554	421	592	580	752	944
28	203	214	183	193	128	128	91	94	185	213	216	301	303	396	128	133	262	291	296	415	420	549	196	363	559	421	592	580	752	944
29	211	223	190	200	129	129	92	95	188	213	217	301	305	397	130	135	265	292	297	416	421	551	199	363	562	424	592	584	752	947
30	220	231	198	207	129	129	100	105	205	219	224	307	312	412	132	138	271	292	299	416	423	555	202	363	565	424	592	584	752	947
31	228	240	205	214	129	129	108	113	221	225	230	313	317	426	143	150	294	300	306	424	430	574	207	363	570	424	592	584	752	947
32	238	250	213	224	131	131	115	120	235	230	234	317	322	438	153	160	314	307	314	431	438	592	210	363	573	424	592	584	752	947
33	244	255	218	228	135	135	117	123	241	230	235	317	323	441	157	165	322	309	316	433	440	598	216	363	579	424	592	584	752	947
34	250	262	223	233	137	137	120	126	246	230	235	317	323	443	160	167	327	309	316	433	440	600	222	363	585	424	592	584	752	947
35	255	271	227	240	137	137	130	138	269	235	244	323	331	462	171	182	354	314	325	438	449	620	228	363	591	424	592	584	752	947
36	261	276	232	245	137	138	134	142	276	237	245	324	332	467	175	186	361	315	326	439	450	625	234	363	597	424	592	584	752	947
37	267	282	237	251	137	142	138	147	285	239	247	327	335	474	182	194	376	320	331	444	455	638	239	363	602	424	592	584	752	947
38	287	303	253	267	147	147	143	152	296	240	249	328	337	481	189	201	390	324	336	448	460	649	246	363	609	424	592	584	752	947
39	307	325	269	285	164	164	148	158	306	240	251	328	338	486	195	209	404	324	337	448	461	657	254	363	617	424	592	584	752	947
40	328	360	286	313	179	179	155	166	321	245	256	332	344	499	205	220	425	331	346	455	470	675	260	363	623	424	592	584	752	947
41	348	381	302	330	189	189	159	171	331	249	261	337	349	509	211	226	438	337	352	461	476	688	261	363	624	424	592	584	752	947
42	368	403	319	349	190	190	165	178	343	254	267	342	355	520	219	236	455	344	361	468	485	704	262	363	626	425	592	585	752	948
43	387	424	334	366	190	190	172	186	359	261	275	349	363	535	229	247	476	354	373	478	496	726	264	365	629	425	592	585	752	950
44	407	445	349	382	190	200	180	196	377	268	284	356	372	553	240	262	503	364	386	488	510	751	265	368	633	425	592	585	752	954
45	425	466	364	400	190	205	187	202	390	275	290	363	378	565	249	270	519	373	394	496	518	767	266	370	637	425	592	585	752	956
46	445	489	380	416	190	209	193	208	402	281	296	368	384	577	257	277	535	381	401	505	525	783	267	373	640	426	592	586	752	959
47	464	509	395	432	195	217	206	219	425	294	306	381	394	600	275	292	568	399	416	523	540	816	277	375	652	436	592	596	752	971
48	490	538	414	453	206	229	229	239	469	317	327	405	415	644	307	321	629	431	445	555	569	877	291	378	670	451	592	610	752	989
49	516	566	432	475	219	245	252	257	510	340	345	428	432	685	339	345	684	463	469	587	593	932	306	380	687	465	592	625	752	1,006
50	541	580	452	484	232	261	275	274	550	363	362	451	450	726	371	370	742	495	494	619	618	990	318	383	701	478	592	637	752	1,020
51	567	594	471	493	245	275	289	281	571	377	369	465	457	747	390	379	769	514	503	638	627	1,017	333	385	718	492	592	652	752	1,037
52	593	621	490	513	256	286	309	296	606	397	384	485	472	782	418	400	818	542	524	665	648	1,066	345	388	733	504	592	664	752	1,052
53	652	683	537	562	264	292	330	313	643	418	400	506	488	819	446	423	870	570	547	694	670	1,117	373	390	763	532	592	692	752	1,083
54	710	745	584	612	270	295	351	329	680	439	417	527	504	856	475	445	921	599	569	723	693	1,169	399	418	818	559	592	718	752	1,137
55	769	783	629	641	284	295	361	338	700	449	426	537	514	876	490	458	948	614	582	738	706	1,196	426	434	860	585	593	745	753	1,179
56	827	843	676	688	309	295	382	357	740	470	445	558	532	915	519	484	1,004	643	608	767	732	1,251	453	460	914	612	620	772	780	1,233
57	886	902	723	736	349	333	403	377	780	491	464	579	552	956	548	510	1,059	672	634	796	758	1,306	478	487	966	638	647	797	806	1,285
58	928	945	764	778	399	380	427	401	828	514	489	602	576	1,004	579	544	1,124	703	668	827	792	1,372	504	513	1,017	663	672	823	832	1,336
59	971	989	805	819	455	433	449	423	872	536	511	624	599	1,048	610	575	1,186	734	699	858	823	1,434	528	537	1,066	688	697	847	856	1,385
60	1,014	1,005	847	839	512	488	510	483	994	598	571	686	659	1,170	696	658	1,354	819	782	943	906	1,602	554	548	1,103	713	708	873	867	1,422
61	1,057	1,021	888	858	558	532	532	507	1,040	620	594	708	682	1,215	726	691	1,417	850	814	973	938	1,665	578	559	1,138	738	719	897	878	1,457
62	1,099	1,062	929	898	585	557	552	528	1,080	640	615	728	703	1,256	753	719	1,473	877	843	1,001	967	1,721	602	583	1,185	761	742	921	902	1,504
63	1,143	1,104	970	937	593	565	569	546	1,116	657	634	745	722	1,292	777	744	1,522	901	868	1,025	992	1,770	627	606	1,234	787	766	946	925	1,553
64	1,186	1,146	1,011	977	599	570	585	563	1,148	672	650	760	738	1,323	798	767	1,566	922	891	1,046	1,015	1,813	652	629	1,282	811	789	971	949	1,601
65+	1,534	1,482	1,308	1,263	772	734	753	724	1,478	859	830	966	937	1,690	1,030	990	2,020	1,184	1,144	1,338	1,296	2,328	840	811	1,651	1,040	1,011	1,240	1,211	2,051

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	Percentage Change																													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	4%	4%	5%	5%	8%	8%	14%	14%	14%	46%	46%	34%	34%	10%	12%	12%	11%	38%	38%	34%	34%	8%	9%	9%	9%	31%	-7%	37%	6%	5%
1-4	7%	7%	7%	7%	13%	13%	18%	18%	18%	16%	16%	12%	12%	10%	15%	15%	14%	13%	13%	10%	10%	8%	12%	12%	12%	2%	-28%	37%	6%	5%
5-18	3%	3%	3%	3%	5%	5%	9%	9%	9%	12%	12%	12%	12%	10%	8%	8%	8%	10%	10%	10%	10%	8%	8%	8%	8%	0%	-29%	37%	6%	5%
19	5%	-1%	5%	-1%	3%	3%	5%	5%	4%	10%	10%	12%	12%	10%	3%	3%	3%	8%	8%	10%	10%	8%	92%	1%	1%	47%	4%	37%	6%	5%
20	5%	-1%	5%	-1%	3%	3%	5%	5%	4%	10%	10%	12%	12%	10%	3%	3%	3%	8%	8%	10%	10%	8%	92%	1%	1%	47%	4%	37%	6%	5%
21	5%	-1%	5%	-1%	3%	3%	5%	5%	4%	10%	10%	12%	12%	10%	3%	3%	3%	8%	8%	10%	10%	8%	92%	1%	1%	47%	4%	37%	6%	5%
22	5%	-1%	5%	-1%	3%	3%	5%	5%	4%	10%	10%	12%	12%	10%	3%	3%	3%	8%	8%	10%	10%	8%	92%	1%	1%	47%	4%	37%	6%	5%
23	5%	-1%	5%	-1%	3%	3%	5%	3%	3%	10%	9%	12%	12%	10%	4%	2%	3%	8%	8%	10%	9%	8%	92%	1%	1%	47%	4%	37%	6%	5%
24	5%	-1%	5%	-1%	3%	3%	5%	3%	3%	10%	9%	12%	12%	10%	4%	2%	3%	8%	8%	10%	9%	8%	92%	1%	1%	47%	4%	37%	6%	5%
25	5%	0%	5%	0%	4%	4%	7%	3%	4%	12%	11%	14%	13%	11%	5%	2%	3%	11%	9%	12%	11%	9%	93%	1%	2%	49%	6%	39%	7%	6%
26	5%	0%	5%	0%	4%	4%	7%	4%	5%	12%	11%	14%	13%	11%	5%	2%	4%	11%	9%	12%	11%	9%	93%	1%	2%	49%	6%	39%	7%	6%
27	5%	0%	5%	0%	4%	4%	7%	3%	5%	12%	11%	14%	13%	10%	6%	2%	3%	11%	9%	12%	10%	9%	93%	1%	2%	49%	6%	39%	7%	6%
28	5%	0%	5%	0%	4%	4%	7%	3%	5%	12%	11%	14%	13%	10%	5%	2%	3%	10%	8%	11%	10%	8%	88%	1%	2%	49%	6%	39%	7%	6%
29	5%	-1%	5%	0%	4%	4%	7%	3%	4%	13%	11%	14%	12%	11%	5%	1%	3%	11%	9%	12%	10%	9%	85%	1%	2%	48%	6%	38%	7%	6%
30	5%	0%	5%	0%	4%	4%	8%	3%	5%	13%	10%	14%	12%	11%	7%	2%	4%	11%	8%	12%	10%	9%	82%	1%	2%	48%	6%	38%	7%	6%
31	4%	-1%	4%	0%	4%	4%	7%	3%	5%	12%	10%	13%	12%	11%	6%	1%	3%	11%	8%	12%	10%	9%	78%	1%	2%	48%	6%	38%	7%	6%
32	4%	-1%	5%	0%	4%	4%	7%	2%	5%	11%	9%	13%	11%	10%	6%	1%	3%	10%	8%	11%	9%	8%	75%	1%	2%	48%	6%	38%	7%	6%
33	4%	0%	5%	0%	4%	4%	8%	2%	5%	11%	9%	13%	11%	10%	6%	1%	4%	10%	8%	11%	9%	8%	70%	1%	2%	48%	6%	38%	7%	6%
34	4%	-1%	4%	0%	4%	4%	8%	2%	5%	13%	11%	15%	12%	11%	6%	1%	3%	11%	9%	12%	10%	9%	66%	1%	2%	48%	6%	38%	7%	6%
35	5%	-1%	5%	0%	4%	4%	8%	1%	4%	11%	7%	13%	10%	9%	6%	0%	3%	10%	6%	11%	8%	8%	62%	2%	2%	48%	6%	38%	7%	6%
36	5%	-1%	5%	0%	4%	4%	7%	1%	4%	11%	7%	13%	10%	9%	6%	0%	3%	10%	6%	11%	8%	8%	58%	2%	2%	48%	6%	38%	7%	6%
37	5%	-1%	5%	-1%	6%	2%	7%	1%	4%	10%	6%	12%	9%	8%	6%	-1%	3%	9%	6%	11%	8%	7%	54%	2%	2%	48%	6%	38%	7%	6%
38	5%	-1%	5%	-1%	4%	4%	7%	1%	3%	12%	8%	13%	10%	9%	6%	0%	3%	11%	7%	12%	9%	8%	50%	2%	2%	48%	6%	38%	7%	6%
39	5%	-1%	5%	-1%	4%	4%	7%	1%	4%	12%	7%	13%	10%	8%	6%	-1%	2%	11%	7%	12%	8%	7%	45%	2%	2%	48%	6%	38%	7%	6%
40	7%	-3%	7%	-2%	4%	4%	9%	2%	5%	10%	5%	12%	8%	8%	8%	0%	4%	9%	4%	10%	7%	7%	43%	2%	3%	48%	6%	38%	7%	6%
41	7%	-3%	7%	-2%	4%	4%	9%	1%	5%	10%	5%	12%	8%	8%	8%	0%	4%	8%	4%	10%	6%	7%	42%	2%	3%	48%	6%	38%	7%	6%
42	7%	-3%	7%	-2%	4%	4%	9%	1%	5%	10%	4%	12%	8%	8%	8%	0%	4%	9%	4%	10%	6%	7%	42%	2%	3%	47%	6%	37%	7%	6%
43	6%	-3%	7%	-3%	4%	4%	9%	1%	4%	10%	4%	11%	7%	8%	7%	0%	3%	8%	3%	10%	6%	6%	41%	2%	3%	47%	6%	37%	7%	6%
44	6%	-3%	7%	-3%	7%	1%	9%	0%	4%	9%	3%	11%	6%	7%	8%	-1%	3%	8%	2%	10%	5%	6%	42%	2%	3%	47%	6%	37%	7%	6%
45	7%	-3%	7%	-3%	9%	1%	9%	1%	5%	9%	3%	11%	6%	7%	8%	-1%	3%	8%	2%	9%	5%	6%	21%	-13%	3%	47%	6%	37%	7%	5%
46	7%	-3%	7%	-2%	10%	0%	9%	1%	4%	9%	3%	11%	6%	7%	7%	0%	3%	7%	2%	9%	5%	5%	22%	-13%	3%	47%	6%	37%	7%	5%
47	6%	-3%	7%	-2%	10%	-1%	8%	1%	4%	8%	4%	10%	7%	7%	7%	0%	3%	7%	2%	8%	5%	5%	19%	-12%	3%	44%	6%	35%	7%	5%
48	7%	-3%	7%	-2%	10%	-1%	7%	2%	4%	7%	4%	9%	7%	7%	5%	1%	3%	6%	2%	8%	5%	5%	17%	-10%	3%	39%	6%	32%	7%	5%
49	6%	-3%	7%	-3%	10%	-2%	5%	3%	4%	6%	4%	8%	7%	6%	4%	2%	3%	5%	3%	7%	6%	5%	14%	-8%	3%	35%	6%	29%	7%	5%
50	7%	0%	7%	0%	14%	1%	7%	7%	7%	7%	7%	9%	9%	8%	5%	5%	5%	6%	6%	7%	7%	6%	15%	-4%	5%	31%	6%	26%	7%	7%
51	5%	1%	6%	1%	13%	1%	5%	8%	6%	6%	8%	8%	10%	8%	4%	7%	5%	4%	7%	6%	8%	6%	13%	-3%	5%	27%	6%	23%	7%	7%
52	5%	1%	6%	1%	13%	1%	4%	9%	6%	5%	9%	7%	10%	8%	3%	7%	5%	4%	7%	6%	8%	6%	11%	-1%	5%	24%	6%	21%	7%	6%
53	5%	0%	6%	1%	12%	1%	3%	9%	6%	4%	9%	7%	10%	7%	2%	8%	5%	3%	7%	5%	9%	6%	7%	3%	5%	18%	6%	16%	7%	6%
54	5%	0%	5%	1%	11%	2%	3%	9%	6%	4%	9%	6%	11%	7%	1%	8%	4%	3%	8%	4%	9%	6%	7%	2%	5%	12%	6%	12%	7%	6%
55	3%	1%	3%	1%	7%	3%	2%	9%	5%	3%	8%	5%	10%	6%	0%	7%	4%	2%	7%	4%	8%	5%	4%	3%	3%	7%	6%	8%	7%	5%
56	3%	1%	3%	1%	3%	8%	1%	8%	5%	3%	8%	5%	10%	6%	0%	7%	3%	1%	7%	3%	8%	5%	4%	2%	3%	5%	4%	6%	5%	5%
57	2%	1%	3%	1%	2%	7%	1%	8%	4%	2%	8%	4%	10%	6%	0%	7%	3%	1%	7%	3%	8%	5%	4%	2%	3%	5%	3%	6%	5%	5%
58	2%	1%	3%	1%	2%	7%	1%	7%	4%	2%	8%	4%	9%	6%	0%	6%	3%	1%	7%	3%	8%	4%	4%	2%	3%	5%	3%	6%	5%	4%
59	2%	1%	3%	1%	1%	6%	1%	7%	4%	2%	7%	4%	9%	5%	0%	6%	3%	1%	6%	3%	7%	4%	4%	2%	3%	4%	3%	6%	5%	4%
60	1%	2%	1%	2%	1%	6%	1%	6%	3%	2%	7%	4%	8%	5%	0%	6%	3%	1%	6%	3%	7%	4%	2%	3%	3%	4%	4%	5%	6%	4%
61	0%	4%	0%	4%	1%	6%	1%	6%	3%	2%	6%	4%	8%	5%	0%	5%	2%	1%	6%	3%	7%	4%	1%	5%	3%	2%	5%	4%	6%	4%
62	0%	3%	0%	4%	1%	6%	1%	5%	3%	2%	6%	4%	7%	4%	0%	5%	2%	1%	5%	3%	6%	4%	1%	4%	3%	2%	5%	4%	6%	4%
63	0%	3%	0%	4%	1%	5%	1%	5%	3%	2%	6%	4%	7%	4%	0%	5%	2%	1%	5%	3%	6%	3%	1%	5%	3%	2%	5%	4%	6%	4%
64	0%	3%	0%	4%	1%	6%	1%	5%	3%	2%	6%	4%	7%	4%	0%	4%	2%	1%	5%	3%	6%	3%	1%	5%	2%	2%	5%	4%	6%	4%
65+	0%	3%	0%	4%	0%	6%	1%	5%	3%	2%	6%	4%	7%	4%	0%	4%	2%	1%	5%	3%	6%	3%	1%	5%	3%	2%	5%	4%	6%	4%

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 4.3

Rating Region 3

Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	281	258	161	134	268	268	364	389	170	340	340	507	532	267	534	534	768	959
1-4	185	172	103	96	192	221	305	389	133	266	294	413	532	171	343	414	768	959
5-18	178	165	96	88	176	213	305	389	125	250	286	413	532	164	329	407	768	959
19	198	179	122	84	168	209	305	389	119	238	280	413	532	354	545	597	768	959
20	198	179	122	84	168	209	305	389	119	238	280	413	532	354	545	597	768	959
21	198	179	122	84	168	209	305	389	119	238	280	413	532	354	545	597	768	959
22	198	179	122	84	168	209	305	389	119	238	280	413	532	354	545	597	768	959
23	198	179	122	84	168	209	305	389	119	238	280	413	532	354	545	597	768	959
24	198	179	122	84	168	209	305	389	119	238	280	413	532	354	545	597	768	959
25	199	180	123	87	174	214	310	397	121	242	286	419	540	355	547	605	776	968
26	199	180	123	89	178	214	310	397	124	248	286	419	540	355	547	605	776	968
27	199	180	126	89	178	214	310	397	124	248	286	419	540	355	547	605	776	968
28	207	189	128	90	180	214	310	398	125	250	286	419	541	355	551	605	776	968
29	215	197	131	91	182	216	312	403	128	256	291	424	552	355	554	605	776	969
30	223	204	131	108	216	231	327	435	141	282	302	435	576	355	558	605	776	969
31	231	212	131	109	218	231	327	435	144	288	303	436	580	355	562	605	776	969
32	240	221	132	112	224	231	327	438	146	292	303	436	581	355	564	605	776	969
33	245	226	134	113	226	231	327	438	148	296	303	436	583	355	570	605	776	969
34	250	230	135	115	230	232	328	443	151	302	308	441	592	355	577	605	776	974
35	258	236	136	130	260	239	335	465	168	336	315	448	616	356	584	605	776	974
36	263	240	137	133	266	240	336	469	173	346	318	451	624	356	590	605	776	974
37	270	245	140	137	274	241	337	474	178	356	321	454	632	356	595	605	776	974
38	290	262	147	141	282	246	342	483	183	366	329	462	645	356	601	605	776	974
39	309	279	163	146	292	246	342	485	190	380	329	462	649	356	607	605	776	974
40	336	302	180	157	314	250	346	503	204	408	334	467	671	358	618	605	776	974
41	356	320	189	162	324	254	350	512	210	420	339	472	682	358	619	605	776	974
42	377	336	190	166	332	258	354	520	217	434	346	479	696	358	620	605	776	974
43	395	352	190	174	348	265	361	535	228	456	357	490	718	361	625	605	776	974
44	415	368	194	182	364	271	367	549	238	476	364	497	735	363	628	605	776	974
45	436	388	199	190	380	278	374	564	250	500	375	508	758	313	636	605	776	974
46	455	404	201	196	392	284	380	576	259	518	384	517	776	314	639	605	776	974
47	473	420	207	207	414	295	391	598	273	546	398	531	804	320	651	605	776	986
48	499	439	218	224	448	312	408	632	295	590	420	553	848	329	668	605	776	1,003
49	525	458	232	238	476	326	422	660	316	632	441	574	890	338	683	605	776	1,018
50	554	481	255	263	526	351	447	710	346	692	471	604	950	354	715	605	776	1,050
51	574	495	268	272	544	360	456	728	359	718	484	617	976	362	730	605	776	1,065
52	599	515	278	287	574	375	471	758	379	758	504	637	1,016	371	746	605	776	1,081
53	658	562	285	303	606	391	487	790	401	802	526	659	1,060	386	774	605	776	1,109
54	715	607	289	319	638	407	503	822	424	848	549	682	1,106	414	829	605	776	1,164
55	758	641	293	331	662	419	515	846	442	884	567	700	1,142	429	860	605	776	1,195
56	814	686	307	349	698	437	533	882	466	932	591	724	1,190	457	915	621	792	1,250
57	872	732	342	367	734	455	551	918	492	984	617	750	1,242	483	966	647	818	1,301
58	913	773	388	388	776	476	572	960	520	1,040	645	778	1,298	506	1,014	670	841	1,349
59	954	814	442	408	816	496	592	1,000	549	1,098	674	807	1,356	529	1,060	693	864	1,395
60	986	846	497	468	936	556	652	1,120	630	1,260	755	888	1,518	548	1,097	712	883	1,432
61	1,016	877	540	488	976	576	672	1,160	660	1,320	785	918	1,578	565	1,130	729	900	1,465
62	1,056	918	566	506	1,012	594	690	1,196	684	1,368	809	942	1,626	590	1,178	754	925	1,513
63	1,096	957	572	523	1,046	611	707	1,230	706	1,412	831	964	1,670	612	1,224	776	947	1,559
64	1,136	998	577	536	1,072	624	720	1,256	724	1,448	849	982	1,706	635	1,268	799	970	1,603
65+	1,469	1,290	743	689	1,379	796	914	1,603	934	1,867	1,089	1,254	2,188	818	1,633	1,024	1,239	2,054

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 4.3

Rating Region 3

Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	269	269	246	246	149	149	116	116	233	188	188	269	269	349	151	151	302	257	257	372	372	488	244	244	488	408	572	562	726	912
1-4	173	173	160	160	91	91	80	80	161	188	188	269	269	349	115	115	230	257	257	372	372	488	153	153	307	408	572	562	726	912
5-18	173	173	160	160	91	91	80	80	161	188	188	269	269	349	115	115	230	257	257	372	372	488	153	153	307	408	572	562	726	912
19	189	199	171	180	118	118	80	80	161	188	188	269	269	349	115	115	230	257	257	372	372	488	186	350	537	408	572	562	726	912
20	189	199	171	180	118	118	80	80	161	188	188	269	269	349	115	115	230	257	257	372	372	488	186	350	537	408	572	562	726	912
21	189	199	171	180	118	118	80	80	161	188	188	269	269	349	115	115	230	257	257	372	372	488	186	350	537	408	572	562	726	912
22	189	199	171	180	118	118	80	80	161	188	188	269	269	349	115	115	230	257	257	372	372	488	186	350	537	408	572	562	726	912
23	189	199	171	180	118	118	80	81	162	188	189	269	270	350	115	116	231	257	259	372	374	489	186	350	537	408	572	562	726	912
24	189	199	171	180	118	118	80	81	162	188	189	269	270	350	115	116	231	257	259	372	374	489	186	350	537	408	572	562	726	912
25	189	199	171	180	118	118	81	83	165	189	190	270	271	353	116	117	234	259	260	374	375	491	186	350	537	408	572	562	726	912
26	189	199	171	180	118	118	83	85	168	189	191	270	272	355	117	121	239	259	261	374	376	495	186	350	537	408	572	562	726	912
27	189	199	171	180	121	121	83	85	168	189	191	270	272	355	117	121	239	259	261	374	376	495	186	350	537	408	572	562	726	912
28	197	209	179	190	123	123	84	87	172	190	194	271	274	359	118	123	242	259	264	374	379	498	190	350	541	408	572	562	726	912
29	205	217	187	198	126	126	85	88	174	191	195	272	276	361	121	125	246	261	265	376	380	501	194	350	544	411	572	565	726	916
30	213	224	194	204	126	126	100	105	205	204	209	285	289	390	132	138	271	271	277	386	393	525	197	350	548	411	572	565	726	916
31	221	232	203	212	126	126	101	106	208	204	209	285	289	391	135	141	276	271	277	386	393	528	201	350	552	411	572	565	726	916
32	230	241	211	221	127	127	104	108	212	204	209	285	289	393	137	143	281	272	279	388	394	531	204	350	554	411	572	565	726	916
33	235	247	216	226	129	129	105	109	215	204	209	285	289	395	138	146	285	272	280	388	395	534	209	350	560	411	572	565	726	916
34	240	252	220	231	130	130	107	112	219	204	209	285	289	397	142	148	291	274	280	389	395	538	216	350	567	411	572	565	726	916
35	246	260	224	237	130	130	121	128	249	215	221	295	302	424	157	167	325	285	295	400	410	568	221	350	572	411	572	565	726	916
36	251	265	228	241	130	133	124	131	256	216	223	296	303	428	162	172	335	289	299	404	414	577	227	350	578	411	572	565	726	916
37	257	272	233	246	131	137	128	135	263	218	225	299	306	434	167	177	345	291	301	406	416	584	232	350	583	411	572	565	726	916
38	276	293	250	264	141	141	131	140	271	219	227	300	308	440	172	184	356	295	306	410	421	594	238	350	589	411	572	565	726	916
39	295	313	266	281	157	157	136	145	282	220	230	301	310	447	178	191	370	297	310	413	425	604	245	350	595	411	572	565	726	916
40	315	344	282	309	172	172	143	153	297	226	237	307	317	461	189	202	391	305	319	420	434	623	251	350	602	411	572	565	726	916
41	334	366	299	327	181	181	148	158	306	230	240	310	321	469	195	209	404	311	325	426	440	635	252	350	603	411	572	565	726	916
42	354	388	315	344	182	182	152	164	317	234	246	315	327	479	201	217	419	317	334	433	449	650	254	350	604	411	572	565	726	916
43	371	407	330	362	182	182	159	172	332	241	254	322	335	495	211	229	440	327	345	443	460	672	256	353	609	412	572	566	726	919
44	390	428	346	378	182	191	166	181	348	247	262	328	343	510	220	241	461	335	356	450	471	692	257	355	612	412	572	566	726	921
45	408	448	362	397	182	197	174	188	363	255	269	336	350	525	231	251	483	346	366	461	481	713	258	357	616	412	572	566	726	923
46	426	468	377	414	182	201	180	194	375	261	275	342	356	536	240	259	499	355	374	470	489	729	259	359	619	413	572	567	726	927
47	444	487	393	430	188	209	192	203	396	273	284	353	365	557	256	271	528	371	386	486	501	758	269	361	631	423	572	577	726	939
48	469	514	411	451	198	220	209	219	428	290	299	371	380	590	280	292	573	395	408	510	523	803	282	365	648	436	572	590	726	956
49	493	541	430	471	211	236	227	230	457	307	311	388	392	619	304	309	613	419	424	534	539	843	296	367	663	450	572	604	726	971
50	519	555	448	480	224	250	244	243	488	325	324	406	405	649	327	326	654	443	441	558	557	885	307	369	677	461	572	615	726	985
51	544	569	466	489	236	264	256	249	505	337	330	417	410	667	344	334	678	459	449	574	564	908	320	371	692	474	572	628	726	1,000
52	568	595	485	509	246	275	273	262	535	354	342	435	423	697	368	351	719	483	466	598	582	950	334	374	708	488	572	642	726	1,016
53	625	655	531	557	254	280	291	275	567	371	356	452	437	728	391	371	763	506	486	622	602	993	359	376	736	513	572	667	726	1,044
54	681	714	575	603	260	282	309	289	599	390	370	471	451	761	418	390	808	533	505	648	620	1,039	386	405	791	540	572	694	726	1,099
55	737	750	621	632	274	282	324	303	628	405	384	486	465	790	439	410	850	554	525	669	640	1,080	411	418	830	565	572	719	726	1,138
56	793	807	666	677	298	284	343	320	663	424	400	504	481	825	464	433	897	579	548	694	663	1,127	438	446	885	592	600	746	754	1,193
57	850	865	711	724	334	318	361	338	700	442	419	523	500	862	490	458	948	605	573	721	688	1,179	464	472	936	618	626	772	780	1,244
58	891	907	752	765	381	364	382	359	742	463	440	544	521	904	519	486	1,006	634	602	749	717	1,236	487	496	984	641	650	795	804	1,292
59	932	948	793	807	436	416	402	380	783	483	461	564	542	944	547	515	1,062	662	630	777	746	1,293	510	519	1,030	664	673	818	827	1,338
60	974	964	833	826	492	468	463	438	901	543	519	624	600	1,063	629	595	1,225	744	711	860	826	1,455	535	529	1,065	689	683	843	837	1,373
61	1,015	981	874	845	536	510	482	460	943	563	541	644	622	1,105	657	627	1,284	772	742	887	857	1,514	558	539	1,098	712	693	866	847	1,406
62	1,056	1,020	915	885	562	535	500	478	978	581	558	661	639	1,139	681	651	1,332	796	766	911	881	1,562	583	563	1,146	737	717	891	871	1,454
63	1,097	1,059	956	923	568	542	516	495	1,012	597	576	678	657	1,173	703	674	1,378	818	789	933	905	1,608	605	586	1,192	759	740	913	894	1,500
64	1,138	1,099	997	963	574	546	529	509	1,038	610	590	690	671	1,200	721	693	1,414	836	808	951	923	1,644	628	607	1,236	782	761	936	915	1,544
65+	1,472	1,422	1,289	1,245	738	703	680	654	1,335	778	753	875	850	1,530	930	893	1,824	1,071	1,036	1,214	1,178	2,108	810	782	1,592	1,002	975	1,195	1,168	1,978

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 4.3

Rating Region 3

Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

Percentage Change

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	4%	4%	5%	5%	8%	8%	16%	16%	15%	43%	43%	35%	35%	11%	13%	13%	13%	32%	32%	36%	36%	9%	9%	9%	9%	31%	-7%	37%	6%	5%
1-4	7%	7%	8%	8%	13%	13%	20%	20%	19%	18%	18%	13%	13%	11%	16%	16%	16%	14%	14%	11%	11%	9%	12%	12%	12%	1%	-28%	37%	6%	5%
5-18	3%	3%	3%	3%	5%	5%	10%	10%	9%	13%	13%	13%	13%	11%	9%	9%	9%	11%	11%	11%	11%	9%	7%	7%	7%	0%	-29%	37%	6%	5%
19	5%	-1%	5%	-1%	3%	3%	5%	5%	4%	11%	11%	13%	13%	11%	3%	3%	3%	9%	9%	11%	11%	9%	90%	1%	1%	46%	4%	37%	6%	5%
20	5%	-1%	5%	-1%	3%	3%	5%	5%	4%	11%	11%	13%	13%	11%	3%	3%	3%	9%	9%	11%	11%	9%	90%	1%	1%	46%	4%	37%	6%	5%
21	5%	-1%	5%	-1%	3%	3%	5%	5%	4%	11%	11%	13%	13%	11%	3%	3%	3%	9%	9%	11%	11%	9%	90%	1%	1%	46%	4%	37%	6%	5%
22	5%	-1%	5%	-1%	3%	3%	5%	5%	4%	11%	11%	13%	13%	11%	3%	3%	3%	9%	9%	11%	11%	9%	90%	1%	1%	46%	4%	37%	6%	5%
23	5%	-1%	5%	-1%	3%	3%	5%	4%	4%	11%	11%	13%	13%	11%	3%	3%	3%	9%	8%	11%	10%	9%	90%	1%	1%	46%	4%	37%	6%	5%
24	5%	-1%	5%	-1%	3%	3%	5%	4%	4%	11%	11%	13%	13%	11%	3%	3%	3%	9%	8%	11%	10%	9%	90%	1%	1%	46%	4%	37%	6%	5%
25	5%	0%	5%	0%	4%	4%	7%	5%	5%	13%	13%	15%	14%	12%	4%	3%	3%	10%	10%	12%	12%	10%	91%	1%	2%	48%	6%	38%	7%	6%
26	5%	0%	5%	0%	4%	4%	7%	5%	6%	13%	12%	15%	14%	12%	6%	2%	4%	10%	10%	12%	11%	9%	91%	1%	2%	48%	6%	38%	7%	6%
27	5%	0%	5%	0%	4%	4%	7%	5%	6%	13%	12%	15%	14%	12%	6%	2%	4%	10%	10%	12%	11%	9%	91%	1%	2%	48%	6%	38%	7%	6%
28	5%	-1%	6%	-1%	4%	4%	7%	3%	5%	13%	10%	14%	13%	11%	6%	2%	3%	10%	8%	12%	11%	9%	87%	1%	2%	48%	6%	38%	7%	6%
29	5%	-1%	5%	-1%	4%	4%	7%	3%	5%	13%	11%	15%	13%	12%	6%	2%	4%	11%	10%	13%	12%	10%	83%	1%	2%	47%	6%	37%	7%	6%
30	5%	0%	5%	0%	4%	4%	8%	3%	5%	13%	11%	15%	13%	12%	7%	2%	4%	11%	9%	13%	11%	10%	80%	1%	2%	47%	6%	37%	7%	6%
31	5%	0%	4%	0%	4%	4%	8%	3%	5%	13%	11%	15%	13%	11%	7%	2%	4%	12%	9%	13%	11%	10%	77%	1%	2%	47%	6%	37%	7%	6%
32	4%	0%	5%	0%	4%	4%	8%	4%	6%	13%	11%	15%	13%	11%	7%	2%	4%	11%	9%	12%	11%	9%	74%	1%	2%	47%	6%	37%	7%	6%
33	4%	-1%	5%	0%	4%	4%	8%	4%	5%	13%	11%	15%	13%	11%	7%	1%	4%	11%	8%	12%	10%	9%	70%	1%	2%	47%	6%	37%	7%	6%
34	4%	-1%	5%	0%	4%	4%	7%	3%	5%	14%	11%	15%	13%	12%	6%	2%	4%	12%	10%	13%	12%	10%	64%	1%	2%	47%	6%	37%	7%	6%
35	5%	-1%	5%	0%	5%	5%	7%	2%	4%	11%	8%	14%	11%	10%	7%	1%	3%	11%	7%	12%	9%	8%	61%	2%	2%	47%	6%	37%	7%	6%
36	5%	-1%	5%	0%	5%	3%	7%	2%	4%	11%	8%	14%	11%	10%	7%	1%	3%	10%	6%	12%	9%	8%	57%	2%	2%	47%	6%	37%	7%	6%
37	5%	-1%	5%	0%	7%	2%	7%	1%	4%	11%	7%	13%	10%	9%	7%	1%	3%	10%	7%	12%	9%	8%	53%	2%	2%	47%	6%	37%	7%	6%
38	5%	-1%	5%	-1%	4%	4%	8%	1%	4%	12%	8%	14%	11%	10%	6%	-1%	3%	12%	8%	13%	10%	9%	50%	2%	2%	47%	6%	37%	7%	6%
39	5%	-1%	5%	-1%	4%	4%	7%	1%	4%	12%	7%	14%	10%	9%	7%	-1%	3%	11%	6%	12%	9%	7%	45%	2%	2%	47%	6%	37%	7%	6%
40	7%	-2%	7%	-2%	5%	5%	10%	3%	6%	11%	5%	13%	9%	9%	8%	1%	4%	10%	5%	11%	8%	8%	43%	2%	3%	47%	6%	37%	7%	6%
41	7%	-3%	7%	-2%	4%	4%	9%	3%	6%	10%	6%	13%	9%	9%	8%	0%	4%	9%	4%	11%	7%	7%	42%	2%	3%	47%	6%	37%	7%	6%
42	6%	-3%	7%	-2%	4%	4%	9%	1%	5%	10%	5%	12%	8%	9%	8%	0%	4%	9%	4%	11%	7%	7%	41%	2%	3%	47%	6%	37%	7%	6%
43	6%	-3%	7%	-3%	4%	4%	9%	1%	5%	10%	4%	12%	8%	8%	8%	0%	4%	9%	3%	11%	7%	7%	41%	2%	3%	47%	6%	37%	7%	6%
44	6%	-3%	6%	-3%	7%	2%	10%	1%	5%	10%	3%	12%	7%	8%	8%	-1%	3%	9%	2%	10%	6%	6%	41%	2%	3%	47%	6%	37%	7%	6%
45	7%	-3%	7%	-2%	9%	1%	9%	1%	5%	9%	3%	11%	7%	7%	8%	0%	4%	8%	2%	10%	6%	6%	21%	-12%	3%	47%	6%	37%	7%	6%
46	7%	-3%	7%	-2%	10%	0%	9%	1%	5%	9%	3%	11%	7%	7%	8%	0%	4%	8%	3%	10%	6%	6%	21%	-13%	3%	46%	6%	37%	7%	5%
47	7%	-3%	7%	-2%	10%	-1%	8%	2%	5%	8%	4%	11%	7%	7%	7%	1%	3%	7%	3%	9%	6%	6%	19%	-11%	3%	43%	6%	34%	7%	5%
48	6%	-3%	7%	-3%	10%	-1%	7%	2%	5%	8%	4%	10%	7%	7%	5%	1%	3%	6%	3%	8%	6%	6%	17%	-10%	3%	39%	6%	32%	7%	5%
49	6%	-3%	7%	-3%	10%	-2%	5%	3%	4%	6%	5%	9%	8%	7%	4%	2%	3%	5%	4%	7%	6%	6%	14%	-8%	3%	34%	6%	28%	7%	5%
50	7%	0%	7%	0%	14%	2%	8%	8%	8%	8%	8%	10%	10%	9%	6%	6%	6%	6%	7%	8%	8%	7%	15%	-4%	6%	31%	6%	26%	7%	7%
51	6%	1%	6%	1%	14%	2%	6%	9%	8%	7%	9%	9%	11%	9%	4%	7%	6%	5%	8%	7%	9%	7%	13%	-2%	5%	28%	6%	24%	7%	6%
52	5%	1%	6%	1%	13%	1%	5%	10%	7%	6%	10%	8%	11%	9%	3%	8%	5%	4%	8%	7%	9%	7%	11%	-1%	5%	24%	6%	21%	7%	6%
53	5%	0%	6%	1%	12%	2%	4%	10%	7%	5%	10%	8%	11%	9%	3%	8%	5%	4%	8%	6%	9%	7%	8%	3%	5%	18%	6%	16%	7%	6%
54	5%	0%	6%	1%	11%	2%	3%	10%	7%	4%	10%	7%	12%	8%	1%	9%	5%	3%	9%	5%	10%	6%	7%	2%	5%	12%	6%	12%	7%	6%
55	3%	1%	3%	1%	7%	4%	2%	9%	5%	3%	9%	6%	11%	7%	1%	8%	4%	2%	8%	5%	9%	6%	4%	3%	4%	7%	6%	8%	7%	5%
56	3%	1%	3%	1%	3%	8%	2%	9%	5%	3%	9%	6%	11%	7%	0%	8%	4%	2%	8%	4%	9%	6%	4%	2%	3%	5%	3%	6%	5%	5%
57	3%	1%	3%	1%	2%	8%	2%	9%	5%	3%	9%	5%	10%	6%	0%	7%	4%	2%	8%	4%	9%	5%	4%	2%	3%	5%	3%	6%	5%	5%
58	2%	1%	3%	1%	2%	7%	2%	8%	5%	3%	8%	5%	10%	6%	0%	7%	3%	2%	7%	4%	9%	5%	4%	2%	3%	5%	3%	6%	5%	4%
59	2%	1%	3%	1%	1%	6%	1%	7%	4%	3%	8%	5%	9%	6%	0%	7%	3%	2%	7%	4%	8%	5%	4%	2%	3%	4%	3%	6%	4%	4%
60	1%	2%	2%	2%	1%	6%	1%	7%	4%	2%	7%	4%	9%	5%	0%	6%	3%	1%	6%	3%	8%	4%	2%	4%	3%	3%	4%	5%	5%	4%
61	0%	4%	0%	4%	1%	6%	1%	6%	3%	2%	6%	4%	8%	5%	0%	5%	3%	2%	6%	3%	7%	4%	1%	5%	3%	2%	5%	4%	6%	4%
62	0%	4%	0%	4%	1%	6%	1%	6%	3%	2%	6%	4%	8%	5%	0%	5%	3%	2%	6%	3%	7%	4%	1%	5%	3%	2%	5%	4%	6%	4%
63	0%	3%	0%	4%	1%	6%	1%	6%	3%	2%	6%	4%	8%	5%	0%	5%	2%	2%	5%	3%	7%	4%	1%	4%	3%	2%	5%	4%	6%	4%
64	0%	3%	0%	4%	1%	6%	1%	5%	3%	2%	6%	4%	7%	5%	0%	4%	2%	2%	5%	3%	6%	4%	1%	5%	3%	2%	5%	4%	6%	4%
65+	0%	3%	0%	4%	1%	6%	1%	5%	3%	2%	6%	4%	8%	5%	0%	5%	2%	2%	5%	3%	6%	4%	1%	5%	3%	2%	5%	4%	6%	4%

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 4.4

Rating Region 4

Riverside, San Bernardino, Santa Barbara, and Ventura Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	235	223	135	133	266	266	366	391	169	338	338	492	517	271	543	543	783	975
1-4	158	149	90	97	194	221	306	391	120	240	277	397	517	175	350	422	783	975
5-18	151	142	83	89	178	213	306	391	112	224	269	397	517	168	336	415	783	975
19	164	157	103	85	170	209	306	391	120	240	277	397	517	361	553	608	783	975
20	164	157	103	85	170	209	306	391	120	240	277	397	517	361	553	608	783	975
21	164	157	103	85	170	209	306	391	120	240	277	397	517	361	553	608	783	975
22	164	157	103	85	170	209	306	391	120	240	277	397	517	361	553	608	783	975
23	164	157	103	86	172	210	307	393	120	240	277	397	517	361	553	608	783	975
24	164	157	103	86	172	210	307	393	120	240	277	397	517	361	553	608	783	975
25	165	158	104	88	176	215	312	400	122	244	283	403	525	362	555	616	791	984
26	165	158	104	90	180	215	312	400	125	250	283	403	525	362	555	616	791	984
27	165	158	106	90	180	215	312	400	125	250	283	403	525	362	555	616	791	984
28	172	164	108	91	182	215	312	400	128	256	283	403	530	362	560	616	791	984
29	179	170	110	93	186	218	315	408	129	258	287	407	536	362	563	616	791	987
30	185	176	110	107	214	229	326	433	136	272	291	411	547	362	567	616	791	987
31	192	182	110	108	216	229	326	433	141	282	293	413	554	362	571	616	791	987
32	199	188	111	110	220	229	326	435	145	290	294	414	559	362	574	616	791	987
33	204	193	114	112	224	229	326	437	146	292	294	414	559	362	581	616	791	987
34	209	197	115	114	228	231	328	442	150	300	298	418	568	362	587	616	791	992
35	215	203	116	122	244	231	328	450	160	320	298	418	578	363	594	616	791	992
36	220	207	116	125	250	232	329	454	162	324	298	418	579	363	600	616	791	992
37	224	211	118	129	258	234	331	460	167	334	299	419	586	363	606	616	791	992
38	240	224	124	133	266	239	336	469	172	344	306	426	598	363	613	616	791	992
39	257	239	136	137	274	239	336	469	177	354	306	426	598	363	620	616	791	992
40	279	258	151	147	294	240	337	484	190	380	307	427	617	365	630	616	791	992
41	296	273	159	152	304	245	342	494	197	394	314	434	631	365	632	616	791	992
42	312	286	160	157	314	250	347	504	204	408	320	440	644	365	633	616	791	992
43	328	300	160	163	326	255	352	515	212	424	328	448	660	367	636	616	791	992
44	343	313	163	171	342	261	358	529	224	448	337	457	681	371	640	616	791	992
45	360	330	167	177	354	266	363	540	232	464	344	464	696	318	648	616	791	992
46	375	344	168	182	364	271	368	550	238	476	350	470	708	320	651	616	791	994
47	392	357	173	192	384	281	378	570	251	502	363	483	734	326	662	616	791	1,005
48	412	373	183	213	426	302	399	612	280	560	392	512	792	336	680	616	791	1,023
49	433	389	194	232	464	321	418	650	308	616	420	540	848	344	697	616	791	1,040
50	459	409	213	263	526	352	449	712	346	692	458	578	924	361	728	616	791	1,071
51	475	420	223	272	544	361	458	730	359	718	471	591	950	369	745	616	791	1,088
52	495	435	232	287	574	376	473	760	379	758	491	611	990	378	761	616	791	1,104
53	542	475	237	303	606	392	489	792	401	802	513	633	1,034	394	790	616	791	1,133
54	589	515	242	319	638	408	505	824	424	848	536	656	1,080	422	845	616	791	1,188
55	623	543	243	330	660	419	516	846	439	878	551	671	1,110	439	879	616	791	1,222
56	669	582	254	347	694	436	533	880	464	928	576	696	1,160	466	932	634	809	1,275
57	716	621	284	366	732	455	552	918	490	980	602	722	1,212	492	985	660	835	1,328
58	750	655	322	386	772	475	572	958	517	1,034	629	749	1,266	515	1,031	683	858	1,374
59	783	688	364	407	814	496	593	1,000	547	1,094	659	779	1,326	539	1,080	707	882	1,423
60	809	715	409	461	922	550	647	1,108	621	1,242	733	853	1,474	558	1,117	726	901	1,460
61	831	740	445	481	962	570	667	1,148	650	1,300	762	882	1,532	575	1,150	743	918	1,493
62	865	773	464	500	1,000	589	686	1,186	674	1,348	786	906	1,580	599	1,197	767	942	1,540
63	898	806	470	516	1,032	605	702	1,218	696	1,392	808	928	1,624	623	1,244	791	966	1,587
64	930	837	474	529	1,058	618	715	1,244	715	1,430	827	947	1,662	646	1,290	814	989	1,633
65+	1,202	1,081	609	680	1,360	788	907	1,587	922	1,844	1,060	1,209	2,131	832	1,662	1,043	1,263	2,093

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 4.4

Rating Region 4

Riverside, San Bernardino, Santa Barbara, and Ventura Counties

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	223	223	211	211	123	123	115	115	231	189	189	271	271	353	150	150	300	255	255	359	359	475	248	248	497	413	582	569	738	927
1-4	146	146	137	137	78	78	81	81	163	189	189	271	271	353	103	103	207	255	255	359	359	475	156	156	312	413	582	569	738	927
5-18	146	146	137	137	78	78	81	81	163	189	189	271	271	353	103	103	207	255	255	359	359	475	156	156	312	413	582	569	738	927
19	156	164	149	157	99	99	81	81	163	189	189	271	271	353	116	116	232	255	255	359	359	475	188	357	545	413	582	569	738	927
20	156	164	149	157	99	99	81	81	163	189	189	271	271	353	116	116	232	255	255	359	359	475	188	357	545	413	582	569	738	927
21	156	164	149	157	99	99	81	81	163	189	189	271	271	353	116	116	232	255	255	359	359	475	188	357	545	413	582	569	738	927
22	156	164	149	157	99	99	81	81	163	189	189	271	271	353	116	116	232	255	255	359	359	475	188	357	545	413	582	569	738	927
23	156	164	149	157	99	99	81	83	165	189	190	271	272	354	116	117	234	255	256	359	360	476	188	357	545	413	582	569	738	927
24	156	164	149	157	99	99	81	83	165	189	190	271	272	354	116	117	234	255	256	359	360	476	188	357	545	413	582	569	738	927
25	156	164	149	157	99	99	83	84	167	190	191	272	273	356	117	118	236	256	257	360	361	479	188	357	545	413	582	569	738	927
26	156	164	149	157	99	99	84	86	170	190	191	272	273	359	118	122	241	256	259	360	362	483	188	357	545	413	582	569	738	927
27	156	164	149	157	101	101	84	86	170	190	191	272	273	359	118	122	241	256	259	360	362	483	188	357	545	413	582	569	738	927
28	163	172	155	163	103	103	85	88	174	190	194	272	276	361	121	125	246	257	261	361	365	486	192	357	550	413	582	569	738	927
29	170	179	160	170	105	105	86	90	176	191	195	273	277	363	122	127	250	259	264	362	367	490	196	357	553	416	582	573	738	930
30	176	184	167	176	105	105	99	104	203	203	208	285	289	389	127	133	261	261	267	365	371	499	199	357	557	416	582	573	738	930
31	183	191	173	182	105	105	100	105	205	203	208	285	289	390	132	138	271	264	270	367	374	506	204	357	561	416	582	573	738	930
32	190	199	179	187	106	106	102	107	210	203	208	285	289	392	136	142	279	265	271	369	375	511	207	357	564	416	582	573	738	930
33	194	204	184	192	109	109	104	108	212	203	208	285	289	393	137	143	281	265	271	369	375	513	214	357	571	416	582	573	738	930
34	199	209	187	197	110	110	106	110	217	203	208	285	289	396	141	147	289	266	272	370	376	518	219	357	577	416	582	573	738	930
35	204	216	192	203	110	110	113	119	232	206	212	288	294	407	150	158	309	270	279	374	382	533	225	357	582	416	582	573	738	930
36	209	220	196	206	110	111	116	123	240	209	216	291	298	414	151	161	312	270	279	374	382	535	230	357	588	416	582	573	738	930
37	213	225	200	212	110	115	120	127	247	210	217	292	299	419	156	166	322	271	281	375	385	541	237	357	594	416	582	573	738	930
38	228	241	213	225	118	118	123	131	255	212	220	294	302	426	161	172	334	274	285	377	389	550	244	357	601	419	582	575	738	932
39	245	259	227	240	130	130	127	135	262	212	220	294	302	430	166	177	344	275	286	379	390	556	250	357	608	419	582	575	738	932
40	260	285	240	262	143	143	134	143	277	217	226	299	308	442	175	189	364	281	295	385	399	574	257	357	614	419	582	575	738	932
41	276	302	254	278	151	151	138	149	288	221	232	303	314	453	182	196	379	287	301	391	405	588	258	357	616	419	582	575	738	932
42	292	319	267	292	152	152	143	153	297	226	237	308	319	462	189	202	391	294	307	398	411	600	259	357	617	419	582	575	738	932
43	307	336	280	306	152	152	149	160	310	232	244	314	325	475	196	212	409	301	317	405	421	618	260	359	620	419	582	575	738	935
44	321	351	293	320	152	159	156	170	326	238	252	320	334	490	206	225	431	310	329	414	433	639	261	363	624	419	582	575	738	938
45	336	368	307	336	152	162	162	174	337	244	256	325	338	500	214	231	445	317	335	421	439	653	262	365	628	419	582	575	738	940
46	350	383	320	350	152	166	166	179	346	248	261	330	343	510	220	237	458	324	341	428	445	665	264	367	631	420	582	576	738	944
47	366	401	333	364	156	172	177	187	364	259	269	341	351	528	235	249	484	339	352	443	456	692	272	369	642	429	582	585	738	955
48	385	423	348	381	165	182	199	207	406	281	289	363	371	570	265	276	542	369	380	473	484	749	287	373	660	443	582	599	738	972
49	405	444	363	398	175	194	221	224	446	303	306	385	388	610	296	300	597	400	404	504	508	804	301	375	677	458	582	614	738	989
50	426	456	377	405	185	206	244	243	488	326	325	408	407	651	327	326	654	431	430	535	534	862	313	377	690	469	582	625	738	1,002
51	446	468	393	411	194	217	256	249	505	338	331	420	413	669	344	334	678	448	438	552	541	886	327	379	707	483	582	639	738	1,019
52	466	489	408	426	202	226	273	262	535	355	343	437	425	699	368	351	719	471	455	575	559	927	340	383	723	497	582	653	738	1,036
53	512	537	446	468	209	230	291	275	567	373	357	454	439	730	391	371	763	495	475	599	579	971	367	385	752	523	582	679	738	1,065
54	558	585	485	509	215	232	309	289	599	391	371	473	453	763	418	390	808	522	494	625	598	1,016	394	413	807	550	582	706	738	1,119
55	603	614	524	533	225	232	323	302	626	405	384	487	466	790	436	408	845	540	511	644	615	1,052	420	428	849	577	584	733	741	1,161
56	649	661	562	572	244	232	342	318	661	424	400	506	482	825	463	430	893	567	534	670	638	1,101	447	455	902	603	611	759	767	1,215
57	695	708	601	612	275	262	360	337	698	442	419	524	501	862	488	456	945	592	560	695	664	1,152	473	482	955	629	638	785	794	1,267
58	729	742	635	647	314	299	380	357	737	462	439	544	521	901	515	484	1,000	619	588	723	692	1,208	496	505	1,001	652	661	808	817	1,314
59	762	776	668	680	357	340	401	379	780	483	461	565	543	944	544	514	1,059	648	618	752	722	1,266	520	529	1,050	677	686	833	842	1,363
60	796	789	702	695	401	383	456	431	887	538	513	619	595	1,051	619	587	1,206	723	691	827	794	1,414	545	539	1,085	701	696	857	852	1,397
61	828	800	735	710	438	417	475	453	929	557	535	639	617	1,093	647	617	1,264	751	721	854	824	1,472	568	549	1,118	724	706	881	862	1,431
62	862	833	769	743	458	436	493	472	965	575	554	657	636	1,129	671	642	1,313	774	746	878	849	1,521	592	573	1,165	748	729	904	885	1,477
63	895	865	802	775	464	442	509	488	998	591	570	673	652	1,162	693	664	1,358	797	768	901	872	1,566	616	595	1,212	772	751	929	907	1,524
64	928	896	834	806	468	446	522	502	1,024	604	584	686	666	1,188	712	684	1,397	816	788	920	892	1,604	639	618	1,258	796	775	952	931	1,571
65+	1,199	1,158	1,077	1,041	602	573	671	645	1,316	770	744	869	844	1,515	918	882	1,801	1,046	1,010	1,174	1,137	2,056	824	796	1,621	1,019	992	1,215	1,188	2,012

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 4.4

Rating Region 4

Riverside, San Bernardino, Santa Barbara, and Ventura Counties

	Percentage Change																													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	5%	5%	6%	6%	10%	10%	16%	16%	15%	41%	41%	35%	35%	11%	13%	13%	13%	33%	33%	37%	37%	9%	9%	9%	9%	31%	-7%	38%	6%	5%
1-4	8%	8%	9%	9%	15%	15%	20%	20%	19%	17%	17%	13%	13%	11%	17%	17%	16%	9%	9%	11%	11%	9%	12%	12%	12%	2%	-27%	38%	6%	5%
5-18	3%	3%	4%	4%	6%	6%	10%	10%	9%	13%	13%	13%	13%	11%	9%	9%	8%	5%	5%	11%	11%	9%	8%	8%	8%	0%	-29%	38%	6%	5%
19	5%	0%	5%	0%	4%	4%	5%	5%	4%	11%	11%	13%	13%	11%	3%	3%	3%	9%	9%	11%	11%	9%	92%	1%	1%	47%	4%	38%	6%	5%
20	5%	0%	5%	0%	4%	4%	5%	5%	4%	11%	11%	13%	13%	11%	3%	3%	3%	9%	9%	11%	11%	9%	92%	1%	1%	47%	4%	38%	6%	5%
21	5%	0%	5%	0%	4%	4%	5%	5%	4%	11%	11%	13%	13%	11%	3%	3%	3%	9%	9%	11%	11%	9%	92%	1%	1%	47%	4%	38%	6%	5%
22	5%	0%	5%	0%	4%	4%	5%	5%	4%	11%	11%	13%	13%	11%	3%	3%	3%	9%	9%	11%	11%	9%	92%	1%	1%	47%	4%	38%	6%	5%
23	5%	0%	5%	0%	4%	4%	6%	4%	4%	11%	11%	13%	13%	11%	3%	3%	3%	9%	8%	11%	10%	9%	92%	1%	1%	47%	4%	38%	6%	5%
24	5%	0%	5%	0%	4%	4%	6%	4%	4%	11%	11%	13%	13%	11%	3%	3%	3%	9%	8%	11%	10%	9%	92%	1%	1%	47%	4%	38%	6%	5%
25	6%	1%	6%	1%	5%	5%	6%	5%	5%	13%	13%	15%	14%	12%	4%	3%	3%	11%	10%	12%	12%	10%	93%	1%	2%	49%	6%	39%	7%	6%
26	6%	1%	6%	1%	5%	5%	7%	5%	6%	13%	13%	15%	14%	11%	6%	2%	4%	11%	9%	12%	11%	9%	93%	1%	2%	49%	6%	39%	7%	6%
27	6%	1%	6%	1%	5%	5%	7%	5%	6%	13%	13%	15%	14%	11%	6%	2%	4%	11%	9%	12%	11%	9%	93%	1%	2%	49%	6%	39%	7%	6%
28	6%	0%	6%	1%	5%	5%	7%	3%	5%	13%	11%	15%	13%	11%	6%	2%	4%	10%	8%	12%	10%	9%	89%	1%	2%	49%	6%	39%	7%	6%
29	5%	0%	6%	0%	5%	5%	8%	3%	6%	14%	12%	15%	14%	12%	6%	2%	3%	11%	9%	12%	11%	9%	85%	1%	2%	48%	6%	38%	7%	6%
30	5%	1%	5%	0%	5%	5%	8%	3%	5%	13%	10%	14%	13%	11%	7%	2%	4%	11%	9%	13%	11%	10%	82%	1%	2%	48%	6%	38%	7%	6%
31	5%	1%	5%	0%	5%	5%	8%	3%	5%	13%	10%	14%	13%	11%	7%	2%	4%	11%	9%	13%	10%	9%	77%	1%	2%	48%	6%	38%	7%	6%
32	5%	0%	5%	1%	5%	5%	8%	3%	5%	13%	10%	14%	13%	11%	7%	2%	4%	11%	8%	12%	10%	9%	75%	1%	2%	48%	6%	38%	7%	6%
33	5%	0%	5%	1%	5%	5%	8%	4%	6%	13%	10%	14%	13%	11%	7%	2%	4%	11%	8%	12%	10%	9%	69%	1%	2%	48%	6%	38%	7%	6%
34	5%	0%	5%	0%	5%	5%	8%	4%	5%	14%	11%	15%	13%	12%	6%	2%	4%	12%	10%	13%	11%	10%	65%	1%	2%	48%	6%	38%	7%	7%
35	5%	0%	6%	0%	5%	5%	8%	3%	5%	12%	9%	14%	12%	11%	7%	1%	4%	10%	7%	12%	9%	8%	61%	2%	2%	48%	6%	38%	7%	7%
36	5%	0%	6%	0%	5%	5%	8%	2%	4%	11%	7%	13%	10%	10%	7%	1%	4%	10%	7%	12%	9%	8%	58%	2%	2%	48%	6%	38%	7%	7%
37	5%	0%	5%	0%	7%	3%	8%	2%	4%	11%	8%	13%	11%	10%	7%	1%	4%	10%	6%	12%	9%	8%	53%	2%	2%	48%	6%	38%	7%	7%
38	5%	0%	5%	0%	5%	5%	8%	2%	4%	13%	9%	14%	11%	10%	7%	0%	3%	12%	7%	13%	10%	9%	49%	2%	2%	47%	6%	38%	7%	6%
39	5%	-1%	5%	0%	5%	5%	8%	1%	5%	13%	9%	14%	11%	9%	7%	0%	3%	11%	7%	12%	9%	8%	45%	2%	2%	47%	6%	38%	7%	6%
40	7%	-2%	8%	-2%	6%	6%	10%	3%	6%	11%	6%	13%	9%	10%	9%	1%	4%	9%	4%	11%	7%	7%	42%	2%	3%	47%	6%	38%	7%	6%
41	7%	-2%	7%	-2%	5%	5%	10%	2%	6%	11%	6%	13%	9%	9%	8%	1%	4%	9%	4%	11%	7%	7%	41%	2%	3%	47%	6%	38%	7%	6%
42	7%	-2%	7%	-2%	5%	5%	10%	3%	6%	11%	5%	13%	9%	9%	8%	1%	4%	9%	4%	11%	7%	7%	41%	2%	3%	47%	6%	38%	7%	6%
43	7%	-2%	7%	-2%	5%	5%	9%	2%	5%	10%	5%	12%	8%	8%	8%	0%	4%	9%	3%	11%	6%	7%	41%	2%	3%	47%	6%	38%	7%	6%
44	7%	-2%	7%	-2%	7%	3%	10%	1%	5%	10%	4%	12%	7%	8%	9%	0%	4%	9%	2%	10%	6%	7%	42%	2%	3%	47%	6%	38%	7%	6%
45	7%	-2%	7%	-2%	10%	3%	9%	2%	5%	9%	4%	12%	7%	8%	8%	0%	4%	9%	3%	10%	6%	7%	21%	-13%	3%	47%	6%	38%	7%	6%
46	7%	-2%	8%	-2%	11%	1%	10%	2%	5%	9%	4%	12%	7%	8%	8%	0%	4%	8%	3%	10%	6%	6%	21%	-13%	3%	47%	6%	37%	7%	5%
47	7%	-2%	7%	-2%	11%	1%	8%	3%	5%	8%	4%	11%	8%	8%	7%	1%	4%	7%	3%	9%	6%	6%	20%	-12%	3%	44%	6%	35%	7%	5%
48	7%	-3%	7%	-2%	11%	1%	7%	3%	5%	7%	4%	10%	8%	7%	6%	1%	3%	6%	3%	8%	6%	6%	17%	-10%	3%	39%	6%	32%	7%	5%
49	7%	-2%	7%	-2%	11%	0%	5%	4%	4%	6%	5%	9%	8%	7%	4%	3%	3%	5%	4%	7%	6%	5%	14%	-8%	3%	34%	6%	29%	7%	5%
50	8%	1%	8%	1%	15%	3%	8%	8%	8%	8%	8%	10%	10%	9%	6%	6%	6%	6%	7%	8%	8%	7%	15%	-4%	6%	31%	6%	27%	7%	7%
51	7%	1%	7%	2%	15%	3%	6%	9%	8%	7%	9%	9%	11%	9%	4%	7%	6%	5%	8%	7%	9%	7%	13%	-3%	5%	28%	6%	24%	7%	7%
52	6%	1%	7%	2%	15%	3%	5%	10%	7%	6%	10%	8%	11%	9%	3%	8%	5%	4%	8%	6%	9%	7%	11%	-1%	5%	24%	6%	21%	7%	7%
53	6%	1%	7%	1%	13%	3%	4%	10%	7%	5%	10%	8%	11%	8%	3%	8%	5%	4%	8%	6%	9%	6%	7%	2%	5%	18%	6%	16%	7%	6%
54	6%	1%	6%	1%	13%	4%	3%	10%	7%	4%	10%	7%	11%	8%	1%	9%	5%	3%	9%	5%	10%	6%	7%	2%	5%	12%	6%	12%	7%	6%
55	3%	1%	4%	2%	8%	5%	2%	9%	5%	3%	9%	6%	11%	7%	1%	8%	4%	2%	8%	4%	9%	6%	5%	3%	4%	7%	5%	8%	7%	5%
56	3%	1%	4%	2%	4%	9%	1%	9%	5%	3%	9%	5%	11%	7%	0%	8%	4%	2%	8%	4%	9%	5%	4%	2%	3%	5%	4%	7%	5%	5%
57	3%	1%	3%	1%	3%	8%	2%	9%	5%	3%	9%	5%	10%	6%	0%	7%	4%	2%	8%	4%	9%	5%	4%	2%	3%	5%	3%	6%	5%	5%
58	3%	1%	3%	1%	3%	8%	2%	8%	5%	3%	8%	5%	10%	6%	0%	7%	3%	2%	7%	4%	8%	5%	4%	2%	3%	5%	3%	6%	5%	5%
59	3%	1%	3%	1%	2%	7%	1%	7%	4%	3%	8%	5%	9%	6%	1%	6%	3%	2%	7%	4%	8%	5%	4%	2%	3%	4%	3%	6%	5%	4%
60	2%	3%	2%	3%	2%	7%	1%	7%	4%	2%	7%	5%	9%	5%	0%	6%	3%	1%	6%	3%	7%	4%	2%	4%	3%	4%	4%	5%	6%	5%
61	0%	4%	1%	4%	2%	7%	1%	6%	4%	2%	7%	4%	8%	5%	0%	5%	3%	1%	6%	3%	7%	4%	1%	5%	3%	3%	5%	4%	6%	4%
62	0%	4%	1%	4%	1%	6%	1%	6%	4%	2%	6%	4%	8%	5%	0%	5%	3%	2%	5%	3%	7%	4%	1%	5%	3%	3%	5%	4%	6%	4%
63	0%	4%	0%	4%	1%	6%	1%	6%	3%	2%	6%	4%	8%	5%	0%	5%	3%	1%	5%	3%	6%	4%	1%	5%	3%	2%	5%	4%	7%	4%
64	0%	4%	0%	4%	1%	6%	1%	5%	3%	2%	6%	4%	7%	5%	0%	5%	2%	1%	5%	3%	6%	4%	1%	5%	3%	2%	5%	4%	6%	4%
65+	0%	4%	0%	4%	1%	6%	1%	5%	3%	2%	6%	4%	7%	5%	0%	5%	2%	1%	5%	3%	6%	4%	1%	5%	3%	2%	5%	4%	6%	4%

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 4.5

Rating Region 5

Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	258	242	161	138	276	276	363	388	176	352	352	485	510	261	523	523	750	935
1-4	172	162	103	95	190	222	305	388	117	234	278	394	510	167	335	405	750	935
5-18	165	155	96	87	174	214	305	388	109	218	270	394	510	160	321	398	750	935
19	178	169	122	83	166	210	305	388	116	232	277	394	510	345	530	583	750	935
20	178	169	122	83	166	210	305	388	116	232	277	394	510	345	530	583	750	935
21	178	169	122	83	166	210	305	388	116	232	277	394	510	345	530	583	750	935
22	178	169	122	83	166	210	305	388	116	232	277	394	510	345	530	583	750	935
23	178	169	122	83	166	210	305	388	117	234	278	395	512	345	530	583	750	935
24	178	169	122	83	166	210	305	388	117	234	278	395	512	345	530	583	750	935
25	179	170	123	85	170	215	310	395	120	240	285	402	522	346	532	590	757	943
26	179	170	123	87	174	215	310	395	122	244	285	402	522	346	532	590	757	943
27	179	170	126	87	174	215	310	395	122	244	285	402	522	346	532	590	757	943
28	187	177	128	89	178	215	310	397	124	248	285	402	523	346	534	590	757	943
29	196	184	131	90	180	217	312	402	125	250	287	404	529	346	539	590	757	945
30	204	189	131	108	216	233	328	436	144	288	302	419	563	346	542	590	757	945
31	212	197	131	109	218	233	328	436	146	292	302	419	564	346	545	590	757	945
32	221	204	132	112	224	233	328	439	149	298	302	419	567	346	550	590	757	945
33	226	209	134	113	226	233	328	439	150	300	302	419	567	346	555	590	757	945
34	230	212	135	115	230	233	328	443	154	308	303	420	574	346	561	590	757	948
35	237	218	136	126	252	236	331	457	167	334	305	422	589	347	570	590	757	948
36	241	222	137	130	260	237	332	462	168	336	305	422	589	347	575	590	757	948
37	246	227	140	133	266	237	332	465	173	346	305	422	595	347	581	590	757	948
38	264	243	147	138	276	243	338	476	178	356	310	427	605	347	587	590	757	949
39	282	258	163	143	286	243	338	478	185	370	310	427	609	347	593	590	757	949
40	308	279	180	148	296	243	338	483	192	384	310	427	616	349	604	590	757	949
41	327	295	189	154	308	245	340	494	199	398	313	430	629	349	605	590	757	949
42	345	311	190	158	316	249	344	502	206	412	319	436	642	349	606	590	757	949
43	363	326	190	165	330	255	350	515	215	430	328	445	660	352	609	590	757	949
44	379	342	194	172	344	260	355	527	225	450	336	453	678	354	611	590	757	949
45	397	358	199	190	380	277	372	562	250	500	359	476	726	304	619	590	757	949
46	415	374	201	196	392	283	378	574	259	518	368	485	744	306	622	590	757	949
47	432	389	207	207	414	294	389	596	273	546	382	499	772	312	633	590	757	960
48	456	406	218	225	450	312	407	632	297	594	406	523	820	320	649	590	757	976
49	479	425	232	240	480	327	422	662	319	638	428	545	864	329	664	590	757	991
50	507	447	255	266	532	353	448	714	351	702	460	577	928	344	696	590	757	1,023
51	525	459	268	275	550	362	457	732	364	728	473	590	954	353	711	590	757	1,038
52	549	476	278	291	582	378	473	764	384	768	493	610	994	362	727	590	757	1,054
53	600	519	285	307	614	394	489	796	408	816	517	634	1,042	376	754	590	757	1,081
54	653	563	289	324	648	411	506	830	430	860	539	656	1,086	402	806	590	757	1,133
55	690	594	293	322	644	411	506	830	428	856	539	656	1,086	418	838	590	757	1,165
56	742	636	307	338	676	425	520	858	452	904	561	678	1,130	445	890	605	772	1,217
57	792	679	342	357	714	444	539	896	477	954	586	703	1,180	469	939	629	796	1,266
58	830	717	388	377	754	464	559	936	506	1,012	615	732	1,238	492	985	652	819	1,312
59	868	753	442	397	794	484	579	976	532	1,064	641	758	1,290	515	1,031	675	842	1,358
60	897	783	497	449	898	536	631	1,080	604	1,208	713	830	1,434	533	1,066	693	860	1,393
61	924	810	540	469	938	556	651	1,120	632	1,264	741	858	1,490	550	1,098	710	877	1,425
62	961	847	566	486	972	573	668	1,154	655	1,310	764	881	1,536	572	1,143	732	899	1,470
63	998	883	572	501	1,002	588	683	1,184	676	1,352	785	902	1,578	594	1,187	754	921	1,514
64	1,035	919	577	514	1,028	601	696	1,210	695	1,390	804	921	1,616	616	1,231	776	943	1,558
65+	1,338	1,187	743	661	1,321	766	882	1,543	896	1,792	1,030	1,175	2,071	793	1,585	994	1,203	1,995

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 4.5

Rating Region 5

Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	246	246	230	230	149	149	120	120	240	189	189	269	269	348	156	156	312	255	255	355	355	468	238	238	477	396	558	546	707	888
1-4	160	160	150	150	91	91	79	79	159	189	189	269	269	348	100	100	200	255	255	355	355	468	149	149	299	396	558	546	707	888
5-18	160	160	150	150	91	91	79	79	159	189	189	269	269	348	100	100	200	255	255	355	355	468	149	149	299	396	558	546	707	888
19	170	179	160	170	118	118	79	79	159	189	189	269	269	348	112	112	225	255	255	355	355	468	180	341	522	396	558	546	707	888
20	170	179	160	170	118	118	79	79	159	189	189	269	269	348	112	112	225	255	255	355	355	468	180	341	522	396	558	546	707	888
21	170	179	160	170	118	118	79	79	159	189	189	269	269	348	112	112	225	255	255	355	355	468	180	341	522	396	558	546	707	888
22	170	179	160	170	118	118	79	79	159	189	189	269	269	348	112	112	225	255	255	355	355	468	180	341	522	396	558	546	707	888
23	170	179	160	170	118	118	79	80	160	189	190	269	270	349	112	115	227	255	257	355	357	470	180	341	522	396	558	546	707	888
24	170	179	160	170	118	118	79	80	160	189	190	269	270	349	112	115	227	255	257	355	357	470	180	341	522	396	558	546	707	888
25	170	179	160	170	118	118	80	81	162	190	191	270	271	352	115	116	231	257	259	357	359	474	180	341	522	396	558	546	707	888
26	170	179	160	170	118	118	81	84	166	190	192	270	272	354	116	118	235	257	259	357	359	476	180	341	522	396	558	546	707	888
27	170	179	160	170	121	121	81	84	166	190	192	270	272	354	116	118	235	257	259	357	359	476	180	341	522	396	558	546	707	888
28	178	187	167	177	123	123	83	86	169	191	195	271	274	357	117	122	240	257	262	357	362	480	182	341	524	396	558	546	707	888
29	186	197	175	184	126	126	84	87	172	192	196	272	276	360	118	123	242	259	264	359	364	483	187	341	529	399	558	548	707	890
30	194	204	180	189	126	126	100	105	205	206	211	286	291	391	135	141	276	271	277	371	377	513	190	341	532	399	558	548	707	890
31	203	212	187	197	126	126	101	106	208	206	211	286	291	392	137	143	281	271	277	371	377	515	194	341	535	399	558	548	707	890
32	211	221	194	204	127	127	104	108	212	206	211	286	291	395	140	146	286	271	277	371	377	518	198	341	540	399	558	548	707	890
33	216	226	199	209	129	129	105	109	215	206	211	286	291	396	141	148	290	271	277	371	377	520	204	341	545	399	558	548	707	890
34	220	231	203	212	130	130	107	112	219	206	211	286	291	398	145	151	296	271	277	371	377	523	209	341	551	399	558	548	707	890
35	225	238	207	219	130	130	117	124	242	211	218	291	298	416	157	166	324	277	286	377	386	544	216	341	558	399	558	548	707	890
36	230	242	211	223	130	133	121	128	249	213	220	293	300	421	157	167	325	277	286	377	386	545	221	341	563	399	558	548	707	890
37	234	247	216	227	131	137	124	131	256	215	221	294	301	426	162	172	335	277	286	377	386	550	227	341	569	399	558	548	707	890
38	252	266	231	244	141	141	128	136	264	216	224	295	303	432	167	178	346	279	290	379	390	558	234	341	575	401	558	550	707	892
39	269	285	246	260	157	157	133	142	275	217	226	296	306	439	173	186	360	280	292	380	393	566	239	341	581	401	558	550	707	892
40	288	315	260	285	172	172	135	144	280	217	226	296	306	441	177	190	368	280	292	380	393	570	246	341	588	401	558	550	707	892
41	306	335	275	301	181	181	140	150	290	220	231	300	310	450	184	197	381	286	300	386	400	584	247	341	589	401	558	550	707	892
42	323	354	291	318	182	182	144	155	299	225	235	305	315	460	190	205	395	291	306	391	406	597	248	341	590	401	558	550	707	892
43	340	373	305	334	182	182	150	163	313	231	244	310	323	474	197	216	414	299	317	399	418	615	249	344	593	401	558	550	707	895
44	356	390	320	350	182	191	157	171	328	237	251	316	330	488	207	226	434	307	326	408	426	634	249	346	595	401	558	550	707	897
45	371	407	334	366	182	197	174	188	363	254	268	334	348	522	231	251	483	331	351	431	451	683	250	348	599	401	558	550	707	899
46	388	425	349	382	182	201	180	194	375	260	274	339	353	534	240	259	499	340	359	440	459	699	251	350	602	401	558	550	707	901
47	404	443	363	398	188	209	192	203	396	271	283	351	363	555	256	271	528	356	371	456	471	728	260	353	613	410	558	559	707	912
48	428	469	380	416	198	220	210	220	431	290	299	370	379	590	281	294	575	381	394	481	494	776	274	355	629	423	558	573	707	928
49	450	493	397	436	211	236	229	232	462	309	312	388	392	621	307	311	619	408	411	508	511	819	287	357	644	436	558	586	707	944
50	473	506	414	444	224	250	248	246	495	327	326	407	406	654	332	331	664	433	431	533	531	864	298	359	658	448	558	597	707	957
51	496	519	431	452	236	264	259	252	512	339	332	418	411	671	349	339	688	449	439	549	539	888	311	361	673	461	558	610	707	972
52	519	544	448	469	246	275	277	265	542	356	345	436	424	701	373	356	729	473	456	573	557	930	325	364	689	474	558	624	707	988
53	569	596	490	513	254	280	295	279	575	375	359	454	438	734	399	376	776	499	476	599	577	976	349	366	716	499	558	648	707	1,015
54	620	650	532	558	260	282	314	294	608	393	374	473	453	768	424	396	821	524	496	624	597	1,021	375	393	768	524	558	674	707	1,067
55	670	682	574	585	274	282	315	294	610	395	374	474	453	769	425	396	822	525	496	625	597	1,022	400	407	808	550	558	699	707	1,107
56	721	734	616	627	298	284	332	310	643	412	390	492	470	803	450	419	870	550	519	650	619	1,070	426	434	860	575	583	725	733	1,159
57	771	785	659	670	334	318	351	328	679	431	407	510	487	839	475	443	918	575	543	675	643	1,119	450	458	909	600	608	749	757	1,208
58	809	823	696	709	381	364	371	349	720	450	428	530	508	879	503	473	976	603	573	703	673	1,176	473	482	955	622	631	772	781	1,254
59	846	861	732	745	436	416	391	368	759	470	448	550	528	919	530	499	1,030	630	599	731	699	1,230	496	505	1,001	646	654	795	804	1,300
60	885	877	770	763	492	468	443	420	863	522	499	602	579	1,022	602	570	1,173	702	670	802	771	1,373	518	515	1,034	668	664	817	814	1,333
61	922	891	806	779	536	510	463	440	904	542	520	622	600	1,063	629	599	1,229	729	699	829	799	1,429	542	524	1,066	691	673	841	823	1,365
62	960	927	844	816	562	535	479	458	937	558	538	638	617	1,096	652	623	1,275	752	723	852	823	1,475	565	546	1,111	714	696	864	845	1,411
63	997	963	880	851	568	542	494	474	969	574	554	653	633	1,128	673	645	1,319	773	746	873	846	1,519	587	567	1,155	737	717	886	866	1,454
64	1,035	1,000	916	886	574	546	507	488	995	586	568	666	647	1,155	691	664	1,355	791	764	891	865	1,556	609	589	1,199	759	739	909	888	1,498
65+	1,338	1,293	1,184	1,145	738	703	652	628	1,280	748	723	844	819	1,472	891	856	1,747	1,014	978	1,136	1,101	1,993	785	758	1,544	971	946	1,159	1,133	1,918

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 4.5

Rating Region 5

Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

Percentage Change

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	5%	5%	5%	5%	8%	8%	15%	15%	15%	46%	46%	35%	35%	11%
1-4	8%	8%	8%	8%	13%	13%	20%	20%	19%	17%	17%	13%	13%	11%
5-18	3%	3%	3%	3%	5%	5%	10%	10%	9%	13%	13%	13%	13%	11%
19	5%	-1%	6%	-1%	3%	3%	5%	5%	4%	11%	11%	13%	13%	11%
20	5%	-1%	6%	-1%	3%	3%	5%	5%	4%	11%	11%	13%	13%	11%
21	5%	-1%	6%	-1%	3%	3%	5%	5%	4%	11%	11%	13%	13%	11%
22	5%	-1%	6%	-1%	3%	3%	5%	5%	4%	11%	11%	13%	13%	11%
23	5%	-1%	6%	-1%	3%	3%	5%	4%	4%	11%	11%	13%	13%	11%
24	5%	-1%	6%	-1%	3%	3%	5%	4%	4%	11%	11%	13%	13%	11%
25	5%	0%	6%	0%	4%	4%	6%	5%	5%	13%	13%	15%	14%	12%
26	5%	0%	6%	0%	4%	4%	7%	4%	5%	13%	12%	15%	14%	12%
27	5%	0%	6%	0%	4%	4%	7%	4%	5%	13%	12%	15%	14%	12%
28	5%	0%	6%	0%	4%	4%	7%	3%	5%	13%	10%	14%	13%	11%
29	5%	-1%	5%	0%	4%	4%	7%	3%	5%	13%	11%	15%	13%	12%
30	5%	0%	5%	0%	4%	4%	8%	3%	5%	13%	10%	15%	13%	12%
31	4%	0%	5%	0%	4%	4%	8%	3%	5%	13%	10%	15%	13%	11%
32	5%	0%	5%	0%	4%	4%	8%	4%	6%	13%	10%	15%	13%	11%
33	5%	0%	5%	0%	4%	4%	8%	4%	5%	13%	10%	15%	13%	11%
34	5%	0%	4%	0%	4%	4%	7%	3%	5%	13%	10%	15%	13%	11%
35	5%	0%	5%	0%	5%	5%	8%	2%	4%	12%	8%	14%	11%	10%
36	5%	0%	5%	0%	5%	3%	7%	2%	4%	11%	8%	13%	11%	10%
37	5%	0%	5%	0%	7%	2%	7%	2%	4%	10%	7%	13%	10%	9%
38	5%	-1%	5%	0%	4%	4%	8%	1%	5%	13%	8%	15%	12%	10%
39	5%	-1%	5%	-1%	4%	4%	8%	1%	4%	12%	8%	14%	10%	9%
40	7%	-2%	7%	-2%	5%	5%	10%	3%	6%	12%	8%	14%	10%	10%
41	7%	-2%	7%	-2%	4%	4%	10%	3%	6%	11%	6%	13%	10%	10%
42	7%	-3%	7%	-2%	4%	4%	10%	2%	6%	11%	6%	13%	9%	9%
43	7%	-3%	7%	-2%	4%	4%	10%	1%	5%	10%	5%	13%	8%	9%
44	6%	-3%	7%	-2%	7%	2%	10%	1%	5%	10%	4%	12%	8%	8%
45	7%	-2%	7%	-2%	9%	1%	9%	1%	5%	9%	3%	11%	7%	8%
46	7%	-2%	7%	-2%	10%	0%	9%	1%	5%	9%	3%	12%	7%	7%
47	7%	-2%	7%	-2%	10%	-1%	8%	2%	5%	8%	4%	11%	7%	7%
48	7%	-3%	7%	-2%	10%	-1%	7%	2%	4%	8%	4%	10%	7%	7%
49	6%	-3%	7%	-3%	10%	-2%	5%	3%	4%	6%	5%	9%	8%	7%
50	7%	0%	8%	1%	14%	2%	7%	8%	7%	8%	8%	10%	10%	9%
51	6%	1%	6%	2%	14%	2%	6%	9%	7%	7%	9%	9%	11%	9%
52	6%	1%	6%	1%	13%	1%	5%	10%	7%	6%	10%	8%	12%	9%
53	5%	1%	6%	1%	12%	2%	4%	10%	7%	5%	10%	8%	12%	8%
54	5%	0%	6%	1%	11%	2%	3%	10%	7%	5%	10%	7%	12%	8%
55	3%	1%	3%	2%	7%	4%	2%	10%	6%	4%	10%	7%	12%	8%
56	3%	1%	3%	1%	3%	8%	2%	9%	5%	3%	9%	6%	11%	7%
57	3%	1%	3%	1%	2%	8%	2%	9%	5%	3%	9%	6%	11%	7%
58	3%	1%	3%	1%	2%	7%	2%	8%	5%	3%	8%	5%	10%	6%
59	3%	1%	3%	1%	1%	6%	2%	8%	5%	3%	8%	5%	10%	6%
60	1%	2%	2%	3%	1%	6%	1%	7%	4%	3%	7%	5%	9%	6%
61	0%	4%	0%	4%	1%	6%	1%	7%	4%	3%	7%	5%	9%	5%
62	0%	4%	0%	4%	1%	6%	1%	6%	4%	3%	7%	5%	8%	5%
63	0%	4%	0%	4%	1%	6%	1%	6%	3%	2%	6%	5%	8%	5%
64	0%	3%	0%	4%	1%	6%	1%	5%	3%	3%	6%	5%	8%	5%
65+	0%	3%	0%	4%	1%	6%	1%	5%	3%	2%	6%	5%	8%	5%

	Optimum Advantage HSA 2,500								BalanceNet							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	13%	13%	13%	38%	38%	37%	37%	9%	10%	10%	10%	32%	-6%	37%	6%	5%
1-4	17%	17%	17%	9%	9%	11%	11%	9%	12%	12%	12%	2%	-27%	37%	6%	5%
5-18	9%	9%	9%	6%	6%	11%	11%	9%	7%	7%	7%	1%	-29%	37%	6%	5%
19	4%	4%	3%	9%	9%	11%	11%	9%	92%	1%	2%	47%	4%	37%	6%	5%
20	4%	4%	3%	9%	9%	11%	11%	9%	92%	1%	2%	47%	4%	37%	6%	5%
21	4%	4%	3%	9%	9%	11%	11%	9%	92%	1%	2%	47%	4%	37%	6%	5%
22	4%	4%	3%	9%	9%	11%	11%	9%	92%	1%	2%	47%	4%	37%	6%	5%
23	4%	2%	3%	9%	8%	11%	11%	9%	92%	1%	2%	47%	4%	37%	6%	5%
24	4%	2%	3%	9%	8%	11%	11%	9%	92%	1%	2%	47%	4%	37%	6%	5%
25	4%	3%	4%	11%	10%	13%	12%	10%	92%	1%	2%	49%	6%	39%	7%	6%
26	5%	3%	4%	11%	10%	13%	12%	10%	92%	1%	2%	49%	6%	39%	7%	6%
27	5%	3%	4%	11%	10%	13%	12%	10%	92%	1%	2%	49%	6%	39%	7%	6%
28	6%	2%	3%	11%	9%	13%	11%	9%	90%	1%	2%	49%	6%	39%	7%	6%
29	6%	2%	3%	11%	9%	13%	11%	10%	85%	1%	2%	48%	6%	38%	7%	6%
30	7%	2%	4%	11%	9%	13%	11%	10%	82%	1%	2%	48%	6%	38%	7%	6%
31	7%	2%	4%	11%	9%	13%	11%	10%	78%	1%	2%	48%	6%	38%	7%	6%
32	6%	2%	4%	11%	9%	13%	11%	9%	75%	1%	2%	48%	6%	38%	7%	6%
33	6%	1%	3%	11%	9%	13%	11%	9%	70%	1%	2%	48%	6%	38%	7%	6%
34	6%	2%	4%	12%	9%	13%	11%	10%	66%	1%	2%	48%	6%	38%	7%	7%
35	6%	1%	3%	10%	7%	12%	9%	8%	61%	2%	2%	48%	6%	38%	7%	7%
36	7%	1%	3%	10%	7%	12%	9%	8%	57%	2%	2%	48%	6%	38%	7%	7%
37	7%	1%	3%	10%	7%	12%	9%	8%	53%	2%	2%	48%	6%	38%	7%	7%
38	7%	0%	3%	11%	7%	13%	9%	8%	48%	2%	2%	47%	6%	38%	7%	6%
39	7%	-1%	3%	11%	6%	12%	9%	8%	45%	2%	2%	47%	6%	38%	7%	6%
40	8%	1%	4%	11%	6%	12%	9%	8%	42%	2%	3%	47%	6%	38%	7%	6%
41	8%	1%	4%	9%	4%	11%	8%	8%	41%	2%	3%	47%	6%	38%	7%	6%
42	8%	0%	4%	10%	4%	12%	7%	8%	41%	2%	3%	47%	6%	38%	7%	6%
43	9%	0%	4%	10%	3%	12%	6%	7%	41%	2%	3%	47%	6%	38%	7%	6%
44	9%	0%	4%	9%	3%	11%	6%	7%	42%	2%	3%	47%	6%	38%	7%	6%
45	8%	0%	4%	8%	2%	10%	6%	6%	22%	-13%	3%	47%	6%	38%	7%	6%
46	8%	0%	4%	8%	3%	10%	6%	6%	22%	-13%	3%	47%	6%	38%	7%	5%
47	7%	1%	3%	7%	3%	9%	6%	6%	20%	-12%	3%	44%	6%	35%	7%	5%
48	6%	1%	3%	7%	3%	9%	6%	6%	17%	-10%	3%	39%	6%	32%	7%	5%
49	4%	3%	3%	5%	4%	7%	7%	5%	15%	-8%	3%	35%	6%	29%	7%	5%
50	6%	6%	6%	6%	7%	8%	9%	7%	15%	-4%	6%	32%	6%	27%	7%	7%
51	4%	7%	6%	5%	8%	7%	9%	7%	14%	-2%	6%	28%	6%	24%	7%	7%
52	3%	8%	5%	4%	8%	6%	10%	7%	11%	-1%	6%	24%	6%	21%	7%	7%
53	2%	9%	5%	4%	9%	6%	10%	7%	8%	3%	5%	18%	6%	17%	7%	7%
54	1%	9%	5%	3%	9%	5%	10%	6%	7%	2%	5%	13%	6%	12%	7%	6%
55	1%	8%	4%	3%	9%	5%	10%	6%	4%	3%	4%	7%	6%	8%	7%	5%
56	0%	8%	4%	2%	8%	4%	10%	6%	4%	3%	3%	5%	4%	6%	5%	5%
57	0%	8%	4%	2%	8%	4%	9%	5%	4%	2%	3%	5%	3%	6%	5%	5%
58	1%	7%	4%	2%	7%	4%	9%	5%	4%	2%	3%	5%	3%	6%	5%	5%
59	0%	7%	3%	2%	7%	4%	8%	5%	4%	2%	3%	4%	3%	6%	5%	4%
60	0%	6%	3%	2%	6%	3%	8%	4%	3%	3%	3%	4%	4%	5%	6%	5%
61	0%	6%	3%	2%	6%	3%	7%	4%	1%	5%	3%	3%	5%	4%	7%	4%
62	0%	5%	3%	2%	6%	3%	7%	4%	1%	5%	3%	3%	5%	4%	6%	4%
63	0%	5%	3%	2%	5%	3%	7%	4%	1%	5%	3%	2%	5%	4%	6%	4%
64	1%	5%	3%	2%	5%	3%	6%	4%	1%	5%	3%	2%	5%	4%	6%	4%
65+	1%	5%	3%	2%	5%	3%	7%	4%	1%	5%	3%	2%	5%	4%	6%	4%

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 4.6

Rating Region 6

Orange and San Diego Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	258	242	143	133	266	266	366	391	169	338	338	492	517	262	525	525	755	940
1-4	172	162	94	97	194	221	306	391	120	240	277	397	517	168	337	407	755	940
5-18	165	155	87	89	178	213	306	391	112	224	269	397	517	161	323	400	755	940
19	178	169	109	85	170	209	306	391	120	240	277	397	517	348	533	587	755	940
20	178	169	109	85	170	209	306	391	120	240	277	397	517	348	533	587	755	940
21	178	169	109	85	170	209	306	391	120	240	277	397	517	348	533	587	755	940
22	178	169	109	85	170	209	306	391	120	240	277	397	517	348	533	587	755	940
23	178	169	109	86	172	210	307	393	120	240	277	397	517	348	533	587	755	940
24	178	169	109	86	172	210	307	393	120	240	277	397	517	348	533	587	755	940
25	179	170	110	88	176	215	312	400	122	244	283	403	525	349	535	594	762	948
26	179	170	110	90	180	215	312	400	125	250	283	403	525	349	535	594	762	948
27	179	170	113	90	180	215	312	400	125	250	283	403	525	349	535	594	762	948
28	187	177	115	91	182	215	312	400	128	256	283	403	530	349	539	594	762	948
29	196	184	116	93	186	218	315	408	129	258	287	407	536	349	542	594	762	950
30	204	189	116	105	210	227	324	429	134	268	289	409	543	349	547	594	762	950
31	212	197	116	107	214	227	324	431	140	280	292	412	552	349	551	594	762	950
32	221	204	117	109	218	227	324	433	144	288	293	413	557	349	555	594	762	950
33	226	209	120	110	220	227	324	433	145	290	293	413	557	349	561	594	762	950
34	230	212	121	113	226	230	327	440	148	296	296	416	564	349	567	594	762	956
35	237	218	122	120	240	230	327	446	158	316	296	416	574	350	573	594	762	956
36	241	222	122	124	248	231	328	452	161	322	296	416	577	350	579	594	762	956
37	246	227	125	128	256	233	330	458	165	330	297	417	582	350	584	594	762	956
38	264	243	132	132	264	238	335	467	171	342	305	425	596	350	592	594	762	956
39	282	258	145	136	272	238	335	467	174	348	305	425	596	350	597	594	762	956
40	308	279	160	147	294	240	337	484	190	380	307	427	617	352	606	594	762	956
41	327	295	168	152	304	245	342	494	197	394	314	434	631	352	607	594	762	956
42	345	311	170	157	314	250	347	504	204	408	320	440	644	352	608	594	762	956
43	363	326	170	163	326	255	352	515	212	424	328	448	660	354	611	594	762	956
44	379	342	173	171	342	261	358	529	224	448	337	457	681	356	615	594	762	956
45	397	358	177	176	352	265	362	538	230	460	342	462	692	306	622	594	762	956
46	415	374	179	181	362	270	367	548	237	474	349	469	706	307	626	594	762	956
47	432	389	183	191	382	280	377	568	250	500	362	482	732	314	638	594	762	967
48	456	406	194	213	426	302	399	612	280	560	392	512	792	323	654	594	762	983
49	479	425	205	234	468	323	420	654	309	618	421	541	850	331	670	594	762	999
50	507	447	226	263	526	352	449	712	346	692	458	578	924	347	701	594	762	1,030
51	525	459	237	272	544	361	458	730	359	718	471	591	950	357	718	594	762	1,047
52	549	476	246	287	574	376	473	760	379	758	491	611	990	365	734	594	762	1,063
53	600	519	252	303	606	392	489	792	401	802	513	633	1,034	379	760	594	762	1,089
54	653	563	256	319	638	408	505	824	424	848	536	656	1,080	404	810	594	762	1,139
55	690	594	259	330	660	419	516	846	439	878	551	671	1,110	421	842	594	762	1,171
56	742	636	271	347	694	436	533	880	464	928	576	696	1,160	447	895	608	776	1,224
57	792	679	301	366	732	455	552	918	490	980	602	722	1,212	473	946	634	802	1,275
58	830	717	342	386	772	475	572	958	517	1,034	629	749	1,266	495	991	656	824	1,320
59	868	753	388	407	814	496	593	1,000	547	1,094	659	779	1,326	518	1,038	679	847	1,367
60	897	783	436	461	922	550	647	1,108	621	1,242	733	853	1,474	537	1,073	698	866	1,402
61	924	810	474	481	962	570	667	1,148	650	1,300	762	882	1,532	554	1,107	715	883	1,436
62	961	847	496	500	1,000	589	686	1,186	674	1,348	786	906	1,580	576	1,152	737	905	1,481
63	998	883	502	516	1,032	605	702	1,218	696	1,392	808	928	1,624	599	1,197	760	928	1,526
64	1,035	919	507	529	1,058	618	715	1,244	715	1,430	827	947	1,662	623	1,244	784	952	1,573
65+	1,338	1,187	652	680	1,360	788	907	1,587	922	1,844	1,060	1,209	2,131	802	1,602	1,004	1,215	2,015

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 4.6

Rating Region 6

Orange and San Diego Counties

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	246	246	230	230	131	131	115	115	231	189	189	271	271	353	150	150	300	255	255	359	359	475	239	239	479	399	561	549	712	893
1-4	160	160	150	150	82	82	81	81	163	189	189	271	271	353	103	103	207	255	255	359	359	475	150	150	301	399	561	549	712	893
5-18	160	160	150	150	82	82	81	81	163	189	189	271	271	353	103	103	207	255	255	359	359	475	150	150	301	399	561	549	712	893
19	170	179	160	170	105	105	81	81	163	189	189	271	271	353	116	116	232	255	255	359	359	475	181	344	525	399	561	549	712	893
20	170	179	160	170	105	105	81	81	163	189	189	271	271	353	116	116	232	255	255	359	359	475	181	344	525	399	561	549	712	893
21	170	179	160	170	105	105	81	81	163	189	189	271	271	353	116	116	232	255	255	359	359	475	181	344	525	399	561	549	712	893
22	170	179	160	170	105	105	81	81	163	189	189	271	271	353	116	116	232	255	255	359	359	475	181	344	525	399	561	549	712	893
23	170	179	160	170	105	105	81	83	165	189	190	271	272	354	116	117	234	255	256	359	360	476	181	344	525	399	561	549	712	893
24	170	179	160	170	105	105	81	83	165	189	190	271	272	354	116	117	234	255	256	359	360	476	181	344	525	399	561	549	712	893
25	170	179	160	170	105	105	83	84	167	190	191	272	273	356	117	118	236	256	257	360	361	479	181	344	525	399	561	549	712	893
26	170	179	160	170	105	105	84	86	170	190	191	272	273	359	118	122	241	256	259	360	362	483	181	344	525	399	561	549	712	893
27	170	179	160	170	108	108	84	86	170	190	191	272	273	359	118	122	241	256	259	360	362	483	181	344	525	399	561	549	712	893
28	178	187	167	177	110	110	85	88	174	190	194	272	276	361	121	125	246	257	261	361	365	486	185	344	529	399	561	549	712	893
29	186	197	175	184	111	111	86	90	176	191	195	273	277	363	122	127	250	259	264	362	367	490	188	344	532	401	561	552	712	896
30	194	204	180	189	111	111	98	101	199	202	205	284	287	385	126	131	257	260	265	364	369	495	192	344	537	401	561	552	712	896
31	203	212	187	197	111	111	99	104	203	202	205	284	287	388	131	137	269	262	269	366	372	504	197	344	541	401	561	552	712	896
32	211	221	194	204	112	112	101	106	208	202	206	284	288	390	135	141	276	264	270	367	374	509	201	344	545	401	561	552	712	896
33	216	226	199	209	115	115	102	107	210	202	206	284	288	391	136	142	279	264	270	367	374	510	207	344	551	402	561	553	712	897
34	220	231	203	212	116	116	105	109	215	202	206	284	288	393	138	146	285	264	271	367	375	514	212	344	557	403	561	554	712	898
35	225	238	207	219	116	116	112	117	230	205	211	287	293	405	148	157	306	269	277	372	381	530	217	344	561	403	561	554	712	898
36	230	242	211	223	116	117	115	122	238	208	215	289	296	412	150	160	310	269	277	372	381	533	222	344	567	403	561	554	712	898
37	234	247	216	227	117	122	119	126	245	209	216	291	298	417	155	163	319	270	279	374	382	538	228	344	572	403	561	554	712	898
38	252	266	231	244	126	126	122	130	253	211	219	293	301	424	160	171	331	272	284	376	388	548	236	344	580	404	561	555	712	899
39	269	285	246	260	139	139	126	134	260	211	219	293	301	427	163	175	339	272	284	376	388	551	241	344	585	404	561	555	712	899
40	288	315	260	285	152	152	134	143	277	217	226	299	308	442	175	189	364	281	295	385	399	574	246	344	590	404	561	555	712	899
41	306	335	275	301	160	160	138	149	288	221	232	303	314	453	182	196	379	287	301	391	405	588	247	344	591	404	561	555	712	899
42	323	354	291	318	162	162	143	153	297	226	237	308	319	462	189	202	391	294	307	398	411	600	248	344	592	404	561	555	712	899
43	340	373	305	334	162	162	149	160	310	232	244	314	325	475	196	212	409	301	317	405	421	618	249	346	595	404	561	555	712	901
44	356	390	320	350	162	169	156	170	326	238	252	320	334	490	206	225	431	310	329	414	433	639	250	348	599	404	561	555	712	903
45	371	407	334	366	162	174	160	173	334	242	255	324	337	498	212	230	443	316	334	420	438	650	251	350	602	404	561	555	712	906
46	388	425	349	382	162	177	165	178	343	247	260	329	342	507	219	236	455	322	340	426	444	663	252	353	606	404	561	555	712	908
47	404	443	363	398	166	182	176	186	362	257	268	339	350	526	234	247	481	337	351	441	455	689	262	355	618	413	561	564	712	919
48	428	469	380	416	175	194	199	207	406	281	289	363	371	570	265	276	542	369	380	473	484	749	276	358	634	426	561	577	712	936
49	450	493	397	436	186	207	222	226	448	304	307	386	389	612	297	302	600	401	406	505	510	808	289	360	650	440	561	590	712	951
50	473	506	414	444	197	219	244	243	488	326	325	408	407	651	327	326	654	431	430	535	534	862	300	363	663	451	561	602	712	965
51	496	519	431	452	207	231	256	249	505	338	331	420	413	669	344	334	678	448	438	552	541	886	315	365	680	465	561	616	712	981
52	519	544	448	469	216	240	273	262	535	355	343	437	425	699	368	351	719	471	455	575	559	927	328	367	696	479	561	629	712	997
53	569	596	490	513	222	246	291	275	567	373	357	454	439	730	391	371	763	495	475	599	579	971	353	369	722	503	561	654	712	1,024
54	620	650	532	558	228	249	309	289	599	391	371	473	453	763	418	390	808	522	494	625	598	1,016	377	395	772	528	561	678	712	1,074
55	670	682	574	585	239	249	323	302	626	405	384	487	466	790	436	408	845	540	511	644	615	1,052	403	409	812	553	561	704	712	1,114
56	721	734	616	627	261	249	342	318	661	424	400	506	482	825	463	430	893	567	534	670	638	1,101	428	436	865	579	587	729	737	1,166
57	771	785	659	670	292	279	360	337	698	442	419	524	501	862	488	456	945	592	560	695	664	1,152	454	462	916	604	612	755	763	1,217
58	809	823	696	709	334	318	380	357	737	462	439	544	521	901	515	484	1,000	619	588	723	692	1,208	476	485	961	627	636	777	786	1,263
59	846	861	732	745	381	364	401	379	780	483	461	565	543	944	544	514	1,059	648	618	752	722	1,266	499	508	1,008	650	659	801	810	1,309
60	885	877	770	763	429	408	456	431	887	538	513	619	595	1,051	619	587	1,206	723	691	827	794	1,414	523	518	1,041	673	669	824	820	1,343
61	922	891	806	779	468	446	475	453	929	557	535	639	617	1,093	647	617	1,264	751	721	854	824	1,472	546	528	1,075	697	679	847	830	1,376
62	960	927	844	816	490	467	493	472	965	575	554	657	636	1,129	671	642	1,313	774	746	878	849	1,521	569	550	1,120	720	701	871	852	1,422
63	997	963	880	851	496	473	509	488	998	591	570	673	652	1,162	693	664	1,358	797	768	901	872	1,566	592	573	1,165	742	723	893	874	1,466
64	1,035	1,000	916	886	502	477	522	502	1,024	604	584	686	666	1,188	712	684	1,397	816	788	920	892	1,604	616	595	1,212	767	746	917	896	1,513
65+	1,338	1,293	1,184	1,145	645	613	671	645	1,316	770	744	869	844	1,515	918	882	1,801	1,046	1,010	1,174	1,137	2,056	794	766	1,561	982	955	1,170	1,143	1,937

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 4.6

Rating Region 6

Orange and San Diego Counties

	Percentage Change																													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	5%	5%	5%	5%	9%	9%	16%	16%	15%	41%	41%	35%	35%	11%	13%	13%	13%	33%	33%	37%	37%	9%	10%	10%	10%	32%	-6%	38%	6%	5%
1-4	8%	8%	8%	8%	15%	15%	20%	20%	19%	17%	17%	13%	13%	11%	17%	17%	16%	9%	9%	11%	11%	9%	12%	12%	12%	2%	-27%	38%	6%	5%
5-18	3%	3%	3%	3%	6%	6%	10%	10%	9%	13%	13%	13%	13%	11%	9%	9%	8%	5%	5%	11%	11%	9%	7%	7%	7%	0%	-29%	38%	6%	5%
19	5%	-1%	6%	-1%	4%	4%	5%	5%	4%	11%	11%	13%	13%	11%	3%	3%	3%	9%	9%	11%	11%	9%	92%	1%	2%	47%	5%	38%	6%	5%
20	5%	-1%	6%	-1%	4%	4%	5%	5%	4%	11%	11%	13%	13%	11%	3%	3%	3%	9%	9%	11%	11%	9%	92%	1%	2%	47%	5%	38%	6%	5%
21	5%	-1%	6%	-1%	4%	4%	5%	5%	4%	11%	11%	13%	13%	11%	3%	3%	3%	9%	9%	11%	11%	9%	92%	1%	2%	47%	5%	38%	6%	5%
22	5%	-1%	6%	-1%	4%	4%	5%	5%	4%	11%	11%	13%	13%	11%	3%	3%	3%	9%	9%	11%	11%	9%	92%	1%	2%	47%	5%	38%	6%	5%
23	5%	-1%	6%	-1%	4%	4%	6%	4%	4%	11%	11%	13%	13%	11%	3%	3%	3%	9%	8%	11%	10%	9%	92%	1%	2%	47%	5%	38%	6%	5%
24	5%	-1%	6%	-1%	4%	4%	6%	4%	4%	11%	11%	13%	13%	11%	3%	3%	3%	9%	8%	11%	10%	9%	92%	1%	2%	47%	5%	38%	6%	5%
25	5%	0%	6%	0%	5%	5%	6%	5%	5%	13%	13%	15%	14%	12%	4%	3%	3%	11%	10%	12%	12%	10%	93%	1%	2%	49%	6%	39%	7%	6%
26	5%	0%	6%	0%	5%	5%	7%	5%	6%	13%	13%	15%	14%	11%	6%	2%	4%	11%	9%	12%	11%	9%	93%	1%	2%	49%	6%	39%	7%	6%
27	5%	0%	6%	0%	5%	5%	7%	5%	6%	13%	13%	15%	14%	11%	6%	2%	4%	11%	9%	12%	11%	9%	93%	1%	2%	49%	6%	39%	7%	6%
28	5%	0%	6%	0%	5%	5%	7%	3%	5%	13%	11%	15%	13%	11%	6%	2%	4%	10%	8%	12%	10%	9%	89%	1%	2%	49%	6%	39%	7%	6%
29	5%	-1%	5%	0%	5%	5%	8%	3%	6%	14%	12%	15%	14%	12%	6%	2%	3%	11%	9%	12%	11%	9%	86%	1%	2%	48%	6%	38%	7%	6%
30	5%	0%	5%	0%	5%	5%	7%	4%	6%	12%	11%	14%	13%	11%	6%	2%	4%	11%	9%	12%	11%	10%	82%	1%	2%	48%	6%	38%	7%	6%
31	4%	0%	5%	0%	5%	5%	8%	3%	5%	12%	11%	14%	13%	11%	7%	2%	4%	11%	9%	13%	11%	10%	77%	1%	2%	48%	6%	38%	7%	6%
32	5%	0%	5%	0%	4%	4%	8%	3%	5%	12%	10%	14%	13%	11%	7%	2%	4%	11%	9%	13%	10%	9%	74%	1%	2%	48%	6%	38%	7%	6%
33	5%	0%	5%	0%	4%	4%	8%	3%	5%	12%	10%	14%	13%	11%	7%	2%	4%	11%	9%	13%	10%	9%	69%	1%	2%	48%	6%	38%	7%	6%
34	5%	0%	4%	0%	4%	4%	8%	4%	5%	14%	12%	15%	14%	12%	7%	1%	4%	12%	9%	13%	11%	10%	65%	1%	2%	47%	6%	38%	7%	6%
35	5%	0%	5%	0%	5%	5%	7%	3%	4%	12%	9%	14%	12%	10%	7%	1%	3%	10%	7%	12%	9%	8%	61%	2%	2%	47%	6%	38%	7%	6%
36	5%	0%	5%	0%	5%	4%	8%	2%	4%	11%	7%	13%	11%	10%	7%	1%	4%	10%	7%	12%	9%	8%	58%	2%	2%	47%	6%	38%	7%	6%
37	5%	0%	5%	0%	7%	2%	8%	2%	4%	11%	8%	13%	11%	10%	6%	1%	3%	10%	6%	11%	9%	8%	54%	2%	2%	47%	6%	38%	7%	6%
38	5%	-1%	5%	0%	5%	5%	8%	2%	4%	13%	9%	14%	11%	10%	7%	0%	3%	12%	7%	13%	10%	9%	48%	2%	2%	47%	6%	37%	7%	6%
39	5%	-1%	5%	-1%	4%	4%	8%	1%	5%	13%	9%	14%	11%	9%	7%	-1%	3%	12%	7%	13%	10%	8%	45%	2%	2%	47%	6%	37%	7%	6%
40	7%	-2%	7%	-2%	5%	5%	10%	3%	6%	11%	6%	13%	9%	10%	9%	1%	4%	9%	4%	11%	7%	7%	43%	2%	3%	47%	6%	37%	7%	6%
41	7%	-2%	7%	-2%	5%	5%	10%	2%	6%	11%	6%	13%	9%	9%	8%	1%	4%	9%	4%	11%	7%	7%	43%	2%	3%	47%	6%	37%	7%	6%
42	7%	-3%	7%	-2%	5%	5%	10%	3%	6%	11%	5%	13%	9%	9%	8%	1%	4%	9%	4%	11%	7%	7%	42%	2%	3%	47%	6%	37%	7%	6%
43	7%	-3%	7%	-2%	5%	5%	9%	2%	5%	10%	5%	12%	8%	8%	8%	0%	4%	9%	3%	11%	6%	7%	42%	2%	3%	47%	6%	37%	7%	6%
44	6%	-3%	7%	-2%	7%	2%	10%	1%	5%	10%	4%	12%	7%	8%	9%	0%	4%	9%	2%	10%	6%	7%	42%	2%	3%	47%	6%	37%	7%	6%
45	7%	-2%	7%	-2%	9%	2%	10%	2%	5%	10%	4%	12%	7%	8%	8%	0%	4%	8%	2%	10%	5%	6%	22%	-13%	3%	47%	6%	37%	7%	6%
46	7%	-2%	7%	-2%	10%	1%	10%	2%	6%	9%	4%	12%	7%	8%	8%	0%	4%	8%	3%	10%	6%	6%	22%	-13%	3%	47%	6%	37%	7%	5%
47	7%	-2%	7%	-2%	10%	1%	9%	3%	6%	9%	4%	11%	8%	8%	7%	1%	4%	7%	3%	9%	6%	6%	20%	-12%	3%	44%	6%	35%	7%	5%
48	7%	-3%	7%	-2%	11%	0%	7%	3%	5%	7%	4%	10%	8%	7%	6%	1%	3%	6%	3%	8%	6%	6%	17%	-10%	3%	39%	6%	32%	7%	5%
49	6%	-3%	7%	-3%	10%	-1%	5%	4%	4%	6%	5%	9%	8%	7%	4%	2%	3%	5%	4%	7%	6%	5%	15%	-8%	3%	35%	6%	29%	7%	5%
50	7%	0%	8%	1%	15%	3%	8%	8%	8%	8%	8%	10%	10%	9%	6%	6%	6%	6%	7%	8%	8%	7%	16%	-4%	6%	32%	6%	27%	7%	7%
51	6%	1%	6%	2%	14%	3%	6%	9%	8%	7%	9%	9%	11%	9%	4%	7%	6%	5%	8%	7%	9%	7%	13%	-2%	6%	28%	6%	24%	7%	7%
52	6%	1%	6%	1%	14%	2%	5%	10%	7%	6%	10%	8%	11%	9%	3%	8%	5%	4%	8%	6%	9%	7%	11%	-1%	5%	24%	6%	21%	7%	7%
53	5%	1%	6%	1%	14%	2%	4%	10%	7%	5%	10%	8%	11%	8%	3%	8%	5%	4%	8%	6%	9%	6%	7%	3%	5%	18%	6%	17%	7%	6%
54	5%	0%	6%	1%	12%	3%	3%	10%	7%	4%	10%	7%	11%	8%	1%	9%	5%	3%	9%	5%	10%	6%	7%	2%	5%	13%	6%	12%	7%	6%
55	3%	1%	3%	2%	8%	4%	2%	9%	5%	3%	9%	6%	11%	7%	1%	8%	4%	2%	8%	4%	9%	6%	4%	3%	4%	7%	6%	8%	7%	5%
56	3%	1%	3%	1%	4%	9%	1%	9%	5%	3%	9%	5%	11%	7%	0%	8%	4%	2%	8%	4%	9%	5%	4%	3%	3%	5%	4%	6%	5%	5%
57	3%	1%	3%	1%	3%	8%	2%	9%	5%	3%	9%	5%	10%	6%	0%	7%	4%	2%	8%	4%	9%	5%	4%	2%	3%	5%	4%	6%	5%	5%
58	3%	1%	3%	1%	2%	8%	2%	8%	5%	3%	8%	5%	10%	6%	0%	7%	3%	2%	7%	4%	8%	5%	4%	2%	3%	5%	3%	6%	5%	5%
59	3%	1%	3%	1%	2%	7%	1%	7%	4%	3%	8%	5%	9%	6%	1%	6%	3%	2%	7%	4%	8%	5%	4%	2%	3%	4%	3%	6%	5%	4%
60	1%	2%	2%	3%	2%	7%	1%	7%	4%	2%	7%	5%	9%	5%	0%	6%	3%	1%	6%	3%	7%	4%	3%	4%	3%	4%	4%	5%	6%	4%
61	0%	4%	0%	4%	1%	6%	1%	6%	4%	2%	7%	4%	8%	5%	0%	5%	3%	1%	6%	3%	7%	4%	1%	5%	3%	3%	5%	4%	6%	4%
62	0%	4%	0%	4%	1%	6%	1%	6%	4%	2%	6%	4%	8%	5%	0%	5%	3%	2%	5%	3%	7%	4%	1%	5%	3%	2%	5%	4%	6%	4%
63	0%	4%	0%	4%	1%	6%	1%	6%	3%	2%	6%	4%	8%	5%	0%	5%	3%	1%	5%	3%	6%	4%	1%	5%	3%	2%	5%	4%	6%	4%
64	0%	3%	0%	4%	1%	6%	1%	5%	3%	2%	6%	4%	7%	5%	0%	5%	2%	1%	5%	3%	6%	4%	1%	5%	3%	2%	5%	4%	6%	4%
65+	0%	3%	0%	4%	1%	6%	1%	5%	3%	2%	6%	4%	7%	5%	0%	5%	2%	1%	5%	3%	6%	4%	1%	5%	3%	2%	5%	4%	6%	4%

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 4.7

Rating Region 7

Fresno, Kern, and Kings Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	285	258	135	134	268	268	377	402	170	340	340	500	525	269	538	538	776	967
1-4	191	172	90	100	200	226	314	402	123	246	281	403	525	174	348	419	776	967
5-18	184	165	83	92	184	218	314	402	115	230	273	403	525	167	334	412	776	967
19	199	179	103	88	176	214	314	402	122	244	280	403	525	357	548	602	776	967
20	199	179	103	88	176	214	314	402	122	244	280	403	525	357	548	602	776	967
21	199	179	103	88	176	214	314	402	122	244	280	403	525	357	548	602	776	967
22	199	179	103	88	176	214	314	402	122	244	280	403	525	357	548	602	776	967
23	199	179	103	88	176	214	314	402	123	246	281	404	527	357	548	602	776	967
24	199	179	103	88	176	214	314	402	123	246	281	404	527	357	548	602	776	967
25	200	180	104	91	182	219	319	410	127	254	289	412	539	358	550	610	784	976
26	200	180	104	92	184	219	319	410	128	256	289	412	539	358	550	610	784	976
27	200	180	106	93	186	219	319	410	129	258	289	412	539	358	550	610	784	976
28	208	189	108	94	188	219	319	411	130	260	289	412	539	358	554	610	784	976
29	217	197	110	95	190	221	321	416	132	264	292	415	547	358	557	610	784	978
30	226	204	110	113	226	237	337	450	144	288	301	424	568	358	561	610	784	978
31	235	212	110	114	228	237	337	450	146	292	301	424	569	358	565	610	784	978
32	243	221	111	116	232	237	337	452	149	298	301	424	572	358	568	610	784	978
33	249	226	114	119	238	237	337	456	153	306	302	425	578	358	575	610	784	978
34	255	230	115	120	240	239	339	459	155	310	305	428	583	358	580	610	784	983
35	262	236	116	130	260	242	342	472	172	344	312	435	607	359	587	610	784	983
36	268	240	116	133	266	243	343	476	173	346	312	435	607	359	593	610	784	983
37	274	245	118	137	274	244	344	481	178	356	313	436	614	359	601	610	784	983
38	295	262	124	141	282	250	350	491	183	366	320	443	626	359	606	610	784	983
39	314	279	136	146	292	250	350	493	190	380	320	443	630	359	613	610	784	983
40	342	302	151	157	314	253	353	510	204	408	324	447	651	361	624	610	784	983
41	361	320	159	162	324	258	358	520	210	420	330	453	663	361	625	610	784	983
42	382	336	160	166	332	262	362	528	217	434	336	459	676	361	626	610	784	983
43	402	352	160	174	348	269	369	543	228	456	347	470	698	363	629	610	784	983
44	422	368	163	182	364	275	375	557	238	476	354	477	715	365	632	610	784	983
45	443	388	167	190	380	282	382	572	250	500	365	488	738	314	640	610	784	983
46	463	404	168	196	392	288	388	584	259	518	374	497	756	316	643	610	784	984
47	482	420	173	207	414	299	399	606	273	546	388	511	784	323	657	610	784	998
48	509	439	183	224	448	316	416	640	295	590	410	533	828	332	672	610	784	1,013
49	536	458	194	238	476	330	430	668	316	632	431	554	870	340	688	610	784	1,029
50	565	481	213	263	526	355	455	718	346	692	461	584	930	356	719	610	784	1,060
51	585	495	223	272	544	364	464	736	359	718	474	597	956	366	737	610	784	1,078
52	612	515	232	287	574	379	479	766	379	758	494	617	996	374	752	610	784	1,093
53	670	562	237	303	606	395	495	798	401	802	516	639	1,040	389	780	610	784	1,121
54	728	607	242	319	638	411	511	830	424	848	539	662	1,086	417	836	610	784	1,177
55	772	641	243	331	662	423	523	854	442	884	557	680	1,122	435	870	610	784	1,211
56	828	686	254	349	698	441	541	890	466	932	581	704	1,170	460	921	627	801	1,262
57	887	732	284	367	734	459	559	926	492	984	607	730	1,222	486	972	653	827	1,313
58	929	773	322	388	776	480	580	968	520	1,040	635	758	1,278	511	1,022	678	852	1,363
59	972	814	364	408	816	500	600	1,008	549	1,098	664	787	1,336	534	1,069	701	875	1,410
60	1,003	846	409	468	936	560	660	1,128	630	1,260	745	868	1,498	553	1,107	720	894	1,448
61	1,034	877	445	488	976	580	680	1,168	660	1,320	775	898	1,558	571	1,141	738	912	1,482
62	1,075	918	464	506	1,012	598	698	1,204	684	1,368	799	922	1,606	594	1,187	761	935	1,528
63	1,117	957	470	523	1,046	615	715	1,238	706	1,412	821	944	1,650	618	1,234	785	959	1,575
64	1,158	998	474	536	1,072	628	728	1,264	724	1,448	839	962	1,686	641	1,279	808	982	1,620
65+	1,498	1,290	609	689	1,379	801	924	1,613	934	1,867	1,076	1,228	2,162	826	1,648	1,035	1,254	2,076

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 4.7

Rating Region 7

Fresno, Kern, and Kings Counties

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	273	273	246	246	123	123	116	116	233	192	192	277	277	361	151	151	302	259	259	365	365	484	246	246	492	411	577	566	732	919
1-4	179	179	160	160	78	78	84	84	168	192	192	277	277	361	106	106	212	259	259	365	365	484	155	155	310	411	577	566	732	919
5-18	179	179	160	160	78	78	84	84	168	192	192	277	277	361	106	106	212	259	259	365	365	484	155	155	310	411	577	566	732	919
19	190	200	171	180	99	99	84	84	168	192	192	277	277	361	118	118	237	259	259	365	365	484	187	353	540	411	577	566	732	919
20	190	200	171	180	99	99	84	84	168	192	192	277	277	361	118	118	237	259	259	365	365	484	187	353	540	411	577	566	732	919
21	190	200	171	180	99	99	84	84	168	192	192	277	277	361	118	118	237	259	259	365	365	484	187	353	540	411	577	566	732	919
22	190	200	171	180	99	99	84	84	168	192	192	277	277	361	118	118	237	259	259	365	365	484	187	353	540	411	577	566	732	919
23	190	200	171	180	99	99	84	85	169	192	194	277	278	362	118	121	240	259	261	365	367	486	187	353	540	411	577	566	732	919
24	190	200	171	180	99	99	84	85	169	192	194	277	278	362	118	121	240	259	261	365	367	486	187	353	540	411	577	566	732	919
25	190	200	171	180	99	99	85	87	173	194	196	278	280	366	121	123	245	261	264	367	370	491	187	353	540	411	577	566	732	919
26	190	200	171	180	99	99	86	88	175	194	196	278	280	367	122	125	247	261	264	367	370	493	187	353	540	411	577	566	732	919
27	190	200	171	180	101	101	86	90	176	194	197	278	281	368	122	127	250	261	265	367	371	495	187	353	540	411	577	566	732	919
28	198	210	179	190	103	103	87	91	178	195	198	279	282	370	123	128	252	261	266	367	372	496	191	353	544	411	577	566	732	919
29	207	219	187	198	105	105	88	92	181	196	199	280	284	373	125	130	255	262	267	369	374	499	194	353	547	412	577	567	732	920
30	216	226	194	204	105	105	105	109	215	210	215	294	299	404	135	142	277	270	277	376	384	519	198	353	551	412	577	567	732	920
31	225	235	203	212	105	105	106	110	217	210	215	294	299	405	137	143	281	271	277	377	384	521	202	353	555	412	577	567	732	920
32	233	245	211	221	106	106	108	113	221	210	215	294	299	407	140	146	286	271	277	377	384	524	205	353	558	412	577	567	732	920
33	239	251	216	226	109	109	110	116	227	211	217	295	301	412	143	151	295	272	280	379	386	530	212	353	565	413	577	568	732	921
34	245	257	220	231	110	110	112	117	230	211	217	295	301	413	145	153	299	272	280	379	386	533	217	353	570	413	577	568	732	921
35	250	264	224	237	110	110	121	128	249	217	224	301	308	430	161	171	332	284	294	390	400	561	222	353	575	413	577	568	732	921
36	255	271	228	241	110	111	124	131	256	218	225	302	309	434	162	172	335	284	294	390	400	563	228	353	581	413	577	568	732	921
37	261	276	233	246	110	115	128	135	263	220	227	305	312	440	167	177	345	285	295	391	401	569	236	353	589	414	577	569	732	922
38	281	298	250	264	118	118	131	140	271	223	231	307	315	447	172	184	356	287	299	394	405	578	241	353	594	414	577	569	732	922
39	300	318	266	281	130	130	136	145	282	224	233	308	317	454	178	191	370	290	302	396	409	588	248	353	601	414	577	569	732	922
40	320	350	282	309	143	143	143	153	297	228	239	313	323	467	189	202	391	297	311	404	418	607	255	353	608	414	577	569	732	922
41	339	370	299	327	151	151	148	158	306	233	244	317	328	476	195	209	404	302	316	409	423	618	256	353	609	414	577	569	732	922
42	359	393	315	344	152	152	152	164	317	238	249	322	334	486	201	217	419	309	325	415	431	633	257	353	610	414	577	569	732	922
43	377	414	330	362	152	152	159	172	332	245	257	329	342	502	211	229	440	319	336	425	443	654	258	355	613	415	577	570	732	926
44	396	435	346	378	152	159	166	181	348	251	266	335	350	517	220	241	461	326	347	433	454	674	258	357	616	415	577	570	732	928
45	415	455	362	397	152	162	174	188	363	259	273	343	357	532	231	251	483	337	357	444	464	695	259	360	620	415	577	570	732	931
46	434	476	377	414	152	166	180	194	375	264	278	349	363	543	240	259	499	346	365	453	471	712	260	363	623	415	577	570	732	934
47	452	496	393	430	156	172	192	203	396	276	288	360	372	564	256	271	528	363	378	469	484	741	271	365	637	426	577	582	732	947
48	478	525	411	451	165	182	209	219	428	294	303	378	387	597	280	292	573	386	399	493	505	786	285	367	652	440	577	595	732	962
49	504	553	430	471	175	194	227	230	457	311	314	395	399	626	304	309	613	410	415	516	521	826	298	369	668	453	577	608	732	978
50	528	567	448	480	185	206	244	243	488	328	327	413	411	656	327	326	654	434	433	540	539	867	309	371	681	464	577	619	732	991
51	554	581	466	489	194	217	256	249	505	340	333	424	417	674	344	334	678	450	440	557	547	891	324	375	699	479	577	634	732	1,009
52	580	608	485	509	202	226	273	262	535	357	346	442	430	704	368	351	719	474	458	580	564	932	337	377	714	492	577	647	732	1,025
53	637	668	531	557	209	230	291	275	567	375	360	459	444	735	391	371	763	498	478	604	584	976	363	379	742	518	577	673	732	1,052
54	694	728	575	603	215	232	309	289	599	393	374	478	458	768	418	390	808	524	496	630	603	1,021	389	408	798	544	577	699	732	1,108
55	751	764	621	632	225	232	324	303	628	409	388	493	472	797	439	410	850	545	516	652	623	1,062	416	424	840	571	579	726	734	1,150
56	807	821	666	677	244	232	343	320	663	427	404	511	488	832	464	433	897	570	539	677	645	1,110	442	449	891	597	604	752	759	1,201
57	865	880	711	724	275	262	361	338	700	446	423	530	507	869	490	458	948	597	564	703	670	1,161	467	475	942	622	630	777	785	1,253
58	907	923	752	765	314	299	382	359	742	467	443	551	528	911	519	486	1,006	625	593	732	699	1,219	492	500	992	647	656	802	811	1,303
59	949	967	793	807	357	340	402	380	783	486	464	571	549	951	547	515	1,062	653	622	759	728	1,275	515	524	1,039	670	679	825	834	1,349
60	991	983	833	826	401	383	463	438	901	547	522	631	607	1,070	629	595	1,225	736	702	842	808	1,438	539	535	1,075	694	690	850	845	1,385
61	1,034	998	874	845	438	417	482	460	943	567	545	651	629	1,112	657	627	1,284	763	733	870	839	1,497	564	545	1,109	719	700	874	855	1,419
62	1,076	1,039	915	885	458	436	500	478	978	584	562	668	646	1,146	681	651	1,332	787	757	893	863	1,544	587	567	1,155	742	722	897	877	1,465
63	1,118	1,080	956	923	464	442	516	495	1,012	600	579	685	664	1,180	703	674	1,378	809	781	916	887	1,591	611	591	1,202	766	746	921	901	1,512
64	1,160	1,120	997	963	468	446	529	509	1,038	613	593	697	678	1,207	721	693	1,414	827	799	933	906	1,627	634	613	1,247	789	768	944	923	1,557
65+	1,501	1,450	1,289	1,245	602	573	680	654	1,335	783	756	884	859	1,539	930	893	1,824	1,060	1,025	1,191	1,155	2,085	816	790	1,606	1,011	984	1,205	1,178	1,995

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 4.7

Rating Region 7

Fresno, Kern, and Kings Counties

Percentage Change

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500							
	Single		Single		Single		Single		Sub & Spouse	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female		Male	Female	Male	Female	Family
<1	4%	4%	5%	5%	10%	10%	16%	16%	15%	40%	40%	36%	36%	11%
1-4	7%	7%	8%	8%	15%	15%	19%	19%	19%	18%	18%	13%	13%	11%
5-18	3%	3%	3%	3%	6%	6%	10%	10%	10%	14%	14%	13%	13%	11%
19	5%	-1%	5%	-1%	4%	4%	5%	5%	5%	11%	11%	13%	13%	11%
20	5%	-1%	5%	-1%	4%	4%	5%	5%	5%	11%	11%	13%	13%	11%
21	5%	-1%	5%	-1%	4%	4%	5%	5%	5%	11%	11%	13%	13%	11%
22	5%	-1%	5%	-1%	4%	4%	5%	5%	5%	11%	11%	13%	13%	11%
23	5%	-1%	5%	-1%	4%	4%	5%	4%	4%	11%	10%	13%	13%	11%
24	5%	-1%	5%	-1%	4%	4%	5%	4%	4%	11%	10%	13%	13%	11%
25	5%	0%	5%	0%	5%	5%	7%	5%	5%	13%	12%	15%	14%	12%
26	5%	0%	5%	0%	5%	5%	7%	5%	5%	13%	12%	15%	14%	12%
27	5%	0%	5%	0%	5%	5%	8%	3%	6%	13%	11%	15%	14%	11%
28	5%	-1%	6%	-1%	5%	5%	8%	3%	6%	12%	11%	14%	13%	11%
29	5%	-1%	5%	-1%	5%	5%	8%	3%	5%	13%	11%	15%	13%	12%
30	5%	0%	5%	0%	5%	5%	8%	4%	5%	13%	10%	15%	13%	11%
31	4%	0%	4%	0%	5%	5%	8%	4%	5%	13%	10%	15%	13%	11%
32	4%	-1%	5%	0%	5%	5%	7%	3%	5%	13%	10%	15%	13%	11%
33	4%	-1%	5%	0%	5%	5%	8%	3%	5%	12%	9%	14%	12%	11%
34	4%	-1%	5%	0%	5%	5%	7%	3%	4%	13%	10%	15%	13%	11%
35	5%	-1%	5%	0%	5%	5%	7%	2%	4%	12%	8%	14%	11%	10%
36	5%	-1%	5%	0%	5%	5%	7%	2%	4%	11%	8%	14%	11%	10%
37	5%	-1%	5%	0%	7%	3%	7%	1%	4%	11%	7%	13%	10%	9%
38	5%	-1%	5%	-1%	5%	5%	8%	1%	4%	12%	8%	14%	11%	10%
39	5%	-1%	5%	-1%	5%	5%	7%	1%	4%	12%	7%	14%	10%	9%
40	7%	-2%	7%	-2%	6%	6%	10%	3%	6%	11%	6%	13%	9%	9%
41	6%	-2%	7%	-2%	5%	5%	9%	3%	6%	11%	6%	13%	9%	9%
42	6%	-3%	7%	-2%	5%	5%	9%	1%	5%	10%	5%	12%	8%	9%
43	7%	-3%	7%	-3%	5%	5%	9%	1%	5%	10%	5%	12%	8%	8%
44	7%	-3%	6%	-3%	7%	3%	10%	1%	5%	10%	3%	12%	7%	8%
45	7%	-3%	7%	-2%	10%	3%	9%	1%	5%	9%	3%	11%	7%	8%
46	7%	-3%	7%	-2%	11%	1%	9%	1%	5%	9%	4%	11%	7%	8%
47	7%	-3%	7%	-2%	11%	1%	8%	2%	5%	8%	4%	11%	7%	7%
48	6%	-3%	7%	-3%	11%	1%	7%	2%	5%	7%	4%	10%	7%	7%
49	6%	-3%	7%	-3%	11%	0%	5%	3%	4%	6%	5%	9%	8%	7%
50	7%	0%	7%	0%	15%	3%	8%	8%	8%	8%	9%	10%	11%	9%
51	6%	1%	6%	1%	15%	3%	6%	9%	8%	7%	9%	9%	11%	9%
52	6%	1%	6%	1%	15%	3%	5%	10%	7%	6%	10%	8%	11%	9%
53	5%	0%	6%	1%	13%	3%	4%	10%	7%	5%	10%	8%	11%	9%
54	5%	0%	6%	1%	13%	4%	3%	10%	7%	5%	10%	7%	12%	8%
55	3%	1%	3%	1%	8%	5%	2%	9%	5%	3%	9%	6%	11%	7%
56	3%	1%	3%	1%	4%	9%	2%	9%	5%	3%	9%	6%	11%	7%
57	3%	1%	3%	1%	3%	8%	2%	9%	5%	3%	9%	5%	10%	7%
58	2%	1%	3%	1%	3%	8%	2%	8%	5%	3%	8%	5%	10%	6%
59	2%	1%	3%	1%	2%	7%	1%	7%	4%	3%	8%	5%	9%	6%
60	1%	2%	2%	2%	2%	7%	1%	7%	4%	2%	7%	5%	9%	5%
61	0%	4%	0%	4%	2%	7%	1%	6%	3%	2%	6%	4%	8%	5%
62	0%	3%	0%	4%	1%	6%	1%	6%	3%	2%	6%	4%	8%	5%
63	0%	3%	0%	4%	1%	6%	1%	6%	3%	2%	6%	4%	8%	5%
64	0%	3%	0%	4%	1%	6%	1%	5%	3%	2%	6%	4%	7%	5%
65+	0%	3%	0%	4%	1%	6%	1%	5%	3%	2%	6%	5%	8%	5%

	Optimum Advantage HSA 2,500								BalanceNet							
	Single		Sub & Spouse	Sub & Child		Sub & Children			Single		Sub & Spouse	Sub & Child		Sub & Children		
Age	Male	Female		Male	Female	Male	Female	Family	Male	Female		Male	Female	Male	Female	Family
<1	13%	13%	13%	31%	31%	37%	37%	8%	9%	9%	9%	31%	-7%	37%	6%	5%
1-4	16%	16%	16%	8%	8%	10%	10%	8%	12%	12%	12%	2%	-27%	37%	6%	5%
5-18	8%	8%	8%	5%	5%	10%	10%	8%	8%	8%	8%	0%	-29%	37%	6%	5%
19	3%	3%	3%	8%	8%	10%	10%	8%	91%	1%	1%	46%	4%	37%	6%	5%
20	3%	3%	3%	8%	8%	10%	10%	8%	91%	1%	1%	46%	4%	37%	6%	5%
21	3%	3%	3%	8%	8%	10%	10%	8%	91%	1%	1%	46%	4%	37%	6%	5%
22	3%	3%	3%	8%	8%	10%	10%	8%	91%	1%	1%	46%	4%	37%	6%	5%
23	4%	2%	2%	8%	8%	11%	10%	8%	91%	1%	1%	46%	4%	37%	6%	5%
24	4%	2%	2%	8%	8%	11%	10%	8%	91%	1%	1%	46%	4%	37%	6%	5%
25	5%	3%	4%	11%	9%	12%	11%	10%	91%	1%	2%	48%	6%	39%	7%	6%
26	5%	2%	4%	11%	9%	12%	11%	9%	91%	1%	2%	48%	6%	39%	7%	6%
27	6%	2%	3%	11%	9%	12%	11%	9%	91%	1%	2%	48%	6%	39%	7%	6%
28	6%	2%	3%	11%	9%	12%	11%	9%	87%	1%	2%	48%	6%	39%	7%	6%
29	6%	2%	4%	11%	9%	12%	11%	10%	85%	1%	2%	48%	6%	38%	7%	6%
30	7%	1%	4%	11%	9%	13%	10%	9%	81%	1%	2%	48%	6%	38%	7%	6%
31	7%	2%	4%	11%	9%	12%	10%	9%	77%	1%	2%	48%	6%	38%	7%	6%
32	6%	2%	4%	11%	9%	12%	10%	9%	75%	1%	2%	48%	6%	38%	7%	6%
33	7%	1%	4%	11%	8%	12%	10%	9%	69%	1%	2%	48%	6%	38%	7%	6%
34	7%	1%	4%	12%	9%	13%	11%	9%	65%	1%	2%	48%	6%	38%	7%	7%
35	7%	1%	4%	10%	6%	12%	9%	8%	62%	2%	2%	48%	6%	38%	7%	7%
36	7%	1%	3%	10%	6%	12%	9%	8%	57%	2%	2%	48%	6%	38%	7%	7%
37	7%	1%	3%	10%	6%	12%	9%	8%	52%	2%	2%	47%	6%	38%	7%	7%
38	6%	-1%	3%	11%	7%	12%	9%	8%	49%	2%	2%	47%	6%	38%	7%	7%
39	7%	-1%	3%	10%	6%	12%	8%	7%	45%	2%	2%	47%	6%	38%	7%	7%
40	8%	1%	4%	9%	4%	11%	7%	7%	42%	2%	3%	47%	6%	38%	7%	7%
41	8%	0%	4%	9%	4%	11%	7%	7%	41%	2%	3%	47%	6%	38%	7%	7%
42	8%	0%	4%	9%	3%	11%	6%	7%	40%	2%	3%	47%	6%	38%	7%	7%
43	8%	0%	4%	9%	3%	11%	6%	7%	41%	2%	3%	47%	6%	38%	7%	6%
44	8%	-1%	3%	9%	2%	10%	5%	6%	41%	2%	3%	47%	6%	38%	7%	6%
45	8%	0%	4%	8%	2%	10%	5%	6%	21%	-13%	3%	47%	6%	38%	7%	6%
46	8%	0%	4%	8%	2%	10%	6%	6%	22%	-13%	3%	47%	6%	38%	7%	5%
47	7%	1%	3%	7%	3%	9%	6%	6%	19%	-12%	3%	43%	6%	35%	7%	5%
48	5%	1%	3%	6%	3%	8%	6%	5%	16%	-10%	3%	39%	6%	32%	7%	5%
49	4%	2%	3%	5%	4%	7%	6%	5%	14%	-8%	3%	35%	6%	29%	7%	5%
50	6%	6%	6%	6%	6%	8%	8%	7%	15%	-4%	6%	31%	6%	27%	7%	7%
51	4%	7%	6%	5%	8%	7%	9%	7%	13%	-2%	5%	27%	6%	24%	7%	7%
52	3%	8%	5%	4%	8%	6%	9%	7%	11%	-1%	5%	24%	6%	21%	7%	7%
53	3%	8%	5%	4%	8%	6%	9%	7%	7%	3%	5%	18%	6%	16%	7%	7%
54	1%	9%	5%	3%	9%	5%	10%	6%	7%	2%	5%	12%	6%	12%	7%	6%
55	1%	8%	4%	2%	8%	4%	9%	6%	5%	3%	4%	7%	5%	8%	7%	5%
56	0%	8%	4%	2%	8%	4%	9%	5%	4%	2%	3%	5%	4%	7%	6%	5%
57	0%	7%	4%	2%	8%	4%	9%	5%	4%	2%	3%	5%	4%	6%	5%	5%
58	0%	7%	3%	2%	7%	4%	8%	5%	4%	2%	3%	5%	3%	6%	5%	5%
59	0%	7%	3%	2%	7%	4%	8%	5%	4%	2%	3%	5%	3%	6%	5%	5%
60	0%	6%	3%	1%	6%	3%	7%	4%	3%	3%	3%	4%	4%	5%	6%	5%
61	0%	5%	3%	2%	6%	3%	7%	4%	1%	5%	3%	3%	5%	4%	7%	4%
62	0%	5%	3%	2%	6%	3%	7%	4%	1%	5%	3%	3%	5%	4%	7%	4%
63	0%	5%	2%	1%	5%	3%	6%	4%	1%	5%	3%	2%	5%	4%	6%	4%
64	0%	4%	2%	1%	5%	3%	6%	4%	1%	5%	3%	2%	5%	4%	6%	4%
65+	0%	5%	2%	2%	5%	3%	6%	4%	1%	5%	3%	2%	5%	4%	6%	4%

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 4.8

Rating Region 8

Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	392	351	178	169	338	338	459	484	219	438	438	596	621	407	815	815	1,172	1,459
1-4	256	231	113	118	236	274	379	484	149	298	351	486	621	252	505	620	1,172	1,459
5-18	249	224	106	110	220	266	379	484	141	282	343	486	621	245	491	613	1,172	1,459
19	271	243	134	105	210	261	379	484	135	270	337	486	621	552	839	920	1,172	1,459
20	271	243	134	105	210	261	379	484	135	270	337	486	621	552	839	920	1,172	1,459
21	271	243	134	105	210	261	379	484	135	270	337	486	621	552	839	920	1,172	1,459
22	271	243	134	105	210	261	379	484	135	270	337	486	621	552	839	920	1,172	1,459
23	271	243	134	105	210	261	379	484	135	270	337	486	621	552	839	920	1,172	1,459
24	271	243	134	105	210	261	379	484	135	270	337	486	621	552	839	920	1,172	1,459
25	272	244	135	108	216	268	386	494	138	276	345	494	632	553	841	932	1,184	1,472
26	272	244	135	111	222	268	386	494	141	282	345	494	632	553	841	932	1,184	1,472
27	272	244	140	111	222	268	386	494	142	284	345	494	632	553	841	932	1,184	1,472
28	285	255	143	113	226	268	386	497	145	290	345	494	636	553	847	932	1,184	1,472
29	298	266	144	114	228	271	389	503	146	292	349	498	644	553	853	932	1,184	1,476
30	310	276	144	122	244	276	394	516	157	314	356	505	662	553	859	932	1,184	1,476
31	322	286	144	125	250	276	394	519	161	322	356	505	666	553	865	932	1,184	1,476
32	336	297	145	127	254	276	394	520	164	328	356	505	668	553	871	932	1,184	1,476
33	344	305	148	130	260	276	394	523	167	334	356	505	670	553	879	932	1,184	1,476
34	352	312	152	132	264	279	397	529	170	340	359	508	678	553	889	932	1,184	1,482
35	362	320	153	143	286	280	398	541	188	376	364	513	701	554	901	932	1,184	1,482
36	369	328	153	146	292	280	398	544	189	378	364	513	701	554	910	932	1,184	1,482
37	377	335	155	151	302	282	400	551	196	392	364	513	709	554	920	932	1,184	1,482
38	407	358	163	156	312	288	406	562	203	406	373	522	725	554	930	932	1,184	1,483
39	435	382	182	161	322	288	406	562	210	420	373	522	725	554	941	932	1,184	1,483
40	475	414	200	171	342	288	406	575	224	448	373	522	745	556	954	932	1,184	1,483
41	505	437	212	178	356	293	411	589	233	466	380	529	762	556	956	932	1,184	1,483
42	534	462	213	183	366	297	415	598	241	482	387	536	777	556	957	932	1,184	1,483
43	561	484	213	185	370	299	417	602	242	484	387	536	778	560	963	932	1,184	1,483
44	590	506	218	185	370	299	417	602	242	484	387	536	778	564	970	932	1,184	1,483
45	618	531	221	186	372	299	417	602	243	486	387	536	778	480	978	932	1,184	1,483
46	646	553	224	190	380	300	418	608	250	500	391	540	790	483	984	932	1,184	1,483
47	673	575	230	201	402	311	429	630	265	530	406	555	820	494	1,004	932	1,184	1,501
48	711	602	244	227	454	337	455	682	300	600	441	590	890	507	1,029	932	1,184	1,526
49	750	630	259	251	502	361	479	730	333	666	474	623	956	521	1,055	932	1,184	1,552
50	788	659	283	284	568	394	512	796	375	750	516	665	1,040	541	1,094	932	1,184	1,591
51	817	679	298	293	586	403	521	814	388	776	529	678	1,066	555	1,119	932	1,184	1,616
52	854	705	309	311	622	421	539	850	412	824	553	702	1,114	570	1,146	932	1,184	1,643
53	937	771	317	328	656	438	556	884	437	874	578	727	1,164	594	1,191	932	1,184	1,688
54	1,020	838	323	347	694	457	575	922	462	924	603	752	1,214	637	1,276	932	1,184	1,773
55	1,084	888	326	360	720	470	588	948	482	964	623	772	1,254	666	1,334	932	1,184	1,831
56	1,166	954	342	380	760	490	608	988	509	1,018	650	799	1,308	709	1,419	954	1,206	1,916
57	1,247	1,019	384	401	802	511	629	1,030	538	1,076	679	828	1,366	751	1,503	996	1,248	2,000
58	1,307	1,077	436	423	846	533	651	1,074	568	1,136	709	858	1,426	788	1,578	1,033	1,285	2,075
59	1,369	1,135	496	445	890	555	673	1,118	600	1,200	741	890	1,490	827	1,655	1,072	1,324	2,152
60	1,414	1,179	558	494	988	604	722	1,216	667	1,334	808	957	1,624	855	1,711	1,100	1,352	2,208
61	1,457	1,222	608	518	1,036	628	746	1,264	699	1,398	840	989	1,688	884	1,764	1,129	1,381	2,261
62	1,516	1,279	637	537	1,074	647	765	1,302	726	1,452	867	1,016	1,742	921	1,838	1,166	1,418	2,335
63	1,576	1,335	644	555	1,110	665	783	1,338	751	1,502	892	1,041	1,792	958	1,913	1,203	1,455	2,410
64	1,636	1,391	650	570	1,140	680	798	1,368	770	1,540	911	1,060	1,830	995	1,987	1,240	1,492	2,484
65+	2,119	1,801	838	734	1,467	869	1,015	1,748	994	1,987	1,169	1,356	2,349	1,286	2,568	1,597	1,917	3,199

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 4.8

Rating Region 8

Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	380	380	339	339	166	166	150	150	300	240	240	342	342	443	197	197	395	312	312	444	444	575	377	377	755	623	889	854	1,120	1,403
1-4	244	244	219	219	101	101	101	101	203	240	240	342	342	443	131	131	262	312	312	444	444	575	230	230	461	623	889	854	1,120	1,403
5-18	244	244	219	219	101	101	101	101	203	240	240	342	342	443	131	131	262	312	312	444	444	575	230	230	461	623	889	854	1,120	1,403
19	260	275	233	247	130	130	101	101	203	240	240	342	342	443	131	131	262	312	312	444	444	575	282	548	831	623	889	854	1,120	1,403
20	260	275	233	247	130	130	101	101	203	240	240	342	342	443	131	131	262	312	312	444	444	575	282	548	831	623	889	854	1,120	1,403
21	260	275	233	247	130	130	101	101	203	240	240	342	342	443	131	131	262	312	312	444	444	575	282	548	831	623	889	854	1,120	1,403
22	260	275	233	247	130	130	101	101	203	240	240	342	342	443	131	131	262	312	312	444	444	575	282	548	831	623	889	854	1,120	1,403
23	260	275	233	247	130	130	101	102	204	240	241	342	343	445	131	132	264	312	314	444	445	577	282	548	831	623	889	854	1,120	1,403
24	260	275	233	247	130	130	101	102	204	240	241	342	343	445	131	132	264	312	314	444	445	577	282	548	831	623	889	854	1,120	1,403
25	260	275	233	247	130	130	102	105	208	241	244	343	345	448	132	135	267	314	316	445	448	580	282	548	831	623	889	854	1,120	1,403
26	260	275	233	247	130	130	105	107	212	241	244	343	345	450	135	138	274	314	316	445	448	584	282	548	831	623	889	854	1,120	1,403
27	260	275	233	247	135	135	105	108	213	241	244	343	345	452	135	140	275	314	317	445	449	585	282	548	831	623	889	854	1,120	1,403
28	273	289	244	258	138	138	106	110	217	241	246	343	348	454	137	143	281	315	321	446	453	590	288	548	837	623	889	854	1,120	1,403
29	286	302	254	269	139	139	107	112	219	242	247	344	349	456	138	145	284	316	322	448	454	593	295	548	843	628	889	858	1,120	1,407
30	298	313	265	278	139	139	114	119	233	247	252	349	353	468	148	155	304	322	329	454	460	609	300	548	849	628	889	858	1,120	1,407
31	310	326	275	289	139	139	116	122	239	247	253	349	355	471	151	160	311	322	331	454	463	614	306	548	855	628	889	858	1,120	1,407
32	323	340	286	300	140	140	119	123	242	247	253	349	355	473	155	161	316	322	331	454	463	615	313	548	861	628	889	858	1,120	1,407
33	332	348	293	308	143	143	121	127	248	247	253	349	355	476	157	166	324	322	331	454	463	620	320	548	869	628	889	858	1,120	1,407
34	339	356	300	315	147	147	123	129	253	247	253	349	355	478	161	168	330	322	331	454	463	623	330	548	879	628	889	858	1,120	1,407
35	347	368	306	323	147	147	133	141	274	252	260	353	362	495	177	189	366	332	344	464	475	653	340	548	889	628	889	858	1,120	1,407
36	354	375	313	332	147	148	136	144	281	253	261	355	363	499	178	190	369	332	344	464	475	654	349	548	898	628	889	858	1,120	1,407
37	362	383	320	339	147	152	141	149	290	255	263	357	365	506	185	196	381	332	344	464	475	660	359	548	908	628	889	858	1,120	1,407
38	390	414	343	363	157	157	145	155	300	256	266	358	367	513	191	205	396	336	350	468	481	673	369	548	918	629	889	860	1,120	1,408
39	418	443	366	388	176	176	150	160	311	256	267	358	368	519	197	212	410	336	350	468	481	680	380	548	929	629	889	860	1,120	1,408
40	448	491	389	426	192	192	157	169	326	261	273	363	374	532	207	224	431	342	359	474	490	698	389	548	938	629	889	860	1,120	1,408
41	476	523	411	451	204	204	163	176	339	267	280	368	381	545	216	234	450	350	368	481	499	715	391	548	940	629	889	860	1,120	1,408
42	504	553	435	477	205	205	169	181	350	271	284	373	386	555	224	241	465	357	375	489	506	731	393	548	941	629	889	860	1,120	1,408
43	530	581	456	500	205	205	170	183	353	273	285	374	387	557	225	242	468	357	375	489	506	732	395	552	947	629	889	860	1,120	1,412
44	557	612	477	524	205	215	170	183	353	273	285	374	387	557	225	242	468	357	375	489	506	732	397	556	954	629	889	860	1,120	1,416
45	582	640	499	547	205	219	170	183	353	273	285	374	387	557	225	242	468	357	375	489	506	732	398	559	958	629	889	860	1,120	1,419
46	609	669	520	571	205	225	174	188	363	276	290	378	392	567	231	251	483	363	383	494	514	746	400	563	964	631	889	862	1,120	1,425
47	635	697	541	594	210	232	186	198	384	288	299	389	401	588	247	264	511	379	395	510	526	774	416	567	984	647	889	877	1,120	1,445
48	671	738	567	622	222	248	213	222	435	314	324	416	425	639	285	297	583	416	429	548	560	846	438	570	1,009	669	889	900	1,120	1,471
49	708	778	593	652	236	265	239	243	483	341	345	443	446	686	321	326	648	453	458	584	589	911	459	575	1,035	690	889	921	1,120	1,496
50	744	799	620	664	250	280	265	264	529	367	366	468	467	733	356	355	712	488	486	619	618	975	477	578	1,056	708	889	939	1,120	1,517
51	780	819	646	677	265	296	278	270	548	380	371	481	473	751	374	363	737	505	494	637	625	1,000	499	582	1,081	730	889	961	1,120	1,543
52	817	857	671	704	276	307	298	285	583	399	386	501	488	786	401	384	786	533	515	664	647	1,049	522	586	1,108	752	889	983	1,120	1,570
53	898	942	736	772	284	315	317	300	618	419	402	521	503	821	429	405	835	560	537	692	668	1,097	563	589	1,153	793	889	1,024	1,120	1,614
54	979	1,027	802	840	292	318	337	316	654	439	418	540	520	857	456	428	885	588	559	719	690	1,147	604	634	1,238	835	889	1,065	1,120	1,700
55	1,061	1,079	866	881	306	318	355	331	686	456	433	558	535	890	480	448	928	612	579	743	711	1,191	646	657	1,304	877	889	1,108	1,120	1,765
56	1,141	1,163	932	948	334	318	375	350	726	477	452	579	553	929	509	474	983	640	605	772	737	1,246	688	701	1,389	919	931	1,150	1,162	1,851
57	1,222	1,245	996	1,014	377	359	396	371	768	498	472	600	574	971	538	503	1,041	669	634	801	766	1,304	730	743	1,473	960	974	1,191	1,204	1,934
58	1,282	1,305	1,054	1,072	430	409	418	393	812	520	495	622	596	1,015	568	533	1,101	699	664	831	796	1,364	767	781	1,548	998	1,011	1,229	1,242	2,010
59	1,343	1,368	1,111	1,131	492	468	440	416	857	542	518	644	619	1,060	599	565	1,165	731	697	862	828	1,428	805	820	1,625	1,036	1,050	1,267	1,281	2,087
60	1,403	1,391	1,167	1,157	554	527	490	464	955	592	565	694	667	1,158	668	630	1,299	799	762	931	893	1,562	842	836	1,679	1,073	1,067	1,303	1,298	2,140
61	1,464	1,413	1,225	1,182	605	575	513	488	1,001	614	590	716	692	1,205	698	664	1,363	829	796	961	927	1,626	881	851	1,732	1,111	1,081	1,342	1,312	2,193
62	1,523	1,472	1,282	1,239	634	604	531	508	1,040	633	610	735	711	1,243	724	692	1,417	856	823	987	955	1,680	919	887	1,806	1,149	1,118	1,380	1,349	2,268
63	1,584	1,531	1,339	1,294	642	611	549	526	1,076	650	628	752	730	1,279	748	718	1,467	880	850	1,011	981	1,730	956	924	1,881	1,187	1,155	1,418	1,386	2,342
64	1,645	1,589	1,397	1,349	648	617	563	542	1,105	664	643	766	745	1,308	767	738	1,506	898	870	1,030	1,001	1,768	994	961	1,955	1,225	1,192	1,456	1,422	2,417
65+	2,132	2,059	1,808	1,746	835	795	724	697	1,422	849	821	974	946	1,672	990	952	1,943	1,153	1,116	1,316	1,279	2,269	1,286	1,242	2,528	1,577	1,534	1,870	1,827	3,113

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 4.8

Rating Region 8

Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

	Percentage Change																															
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	3%	3%	4%	4%	7%	7%	13%	13%	13%	41%	41%	34%	34%	9%	11%	11%	11%	40%	40%	34%	34%	8%	8%	8%	8%	31%	-8%	37%	5%	4%
1-4	5%	5%	5%	5%	12%	12%	17%	17%	16%	14%	14%	11%	11%	9%	14%	14%	14%	13%	13%	9%	9%	8%	10%	10%	10%	0%	-30%	37%	5%	4%
5-18	2%	2%	2%	2%	5%	5%	9%	9%	8%	11%	11%	11%	11%	9%	8%	8%	8%	10%	10%	9%	9%	8%	7%	7%	7%	-2%	-31%	37%	5%	4%
19	4%	-1%	4%	-2%	3%	3%	4%	4%	3%	9%	9%	11%	11%	9%	3%	3%	3%	8%	8%	9%	9%	8%	96%	1%	1%	48%	3%	37%	5%	4%
20	4%	-1%	4%	-2%	3%	3%	4%	4%	3%	9%	9%	11%	11%	9%	3%	3%	3%	8%	8%	9%	9%	8%	96%	1%	1%	48%	3%	37%	5%	4%
21	4%	-1%	4%	-2%	3%	3%	4%	4%	3%	9%	9%	11%	11%	9%	3%	3%	3%	8%	8%	9%	9%	8%	96%	1%	1%	48%	3%	37%	5%	4%
22	4%	-1%	4%	-2%	3%	3%	4%	4%	3%	9%	9%	11%	11%	9%	3%	3%	3%	8%	8%	9%	9%	8%	96%	1%	1%	48%	3%	37%	5%	4%
23	4%	-1%	4%	-2%	3%	3%	4%	3%	3%	9%	8%	11%	10%	9%	3%	2%	2%	8%	7%	9%	9%	8%	96%	1%	1%	48%	3%	37%	5%	4%
24	4%	-1%	4%	-2%	3%	3%	4%	3%	3%	9%	8%	11%	10%	9%	3%	2%	2%	8%	7%	9%	9%	8%	96%	1%	1%	48%	3%	37%	5%	4%
25	5%	-1%	5%	-1%	4%	4%	6%	3%	4%	11%	10%	13%	12%	10%	5%	2%	3%	10%	9%	11%	10%	9%	96%	1%	1%	50%	5%	39%	6%	5%
26	5%	-1%	5%	-1%	4%	4%	6%	4%	5%	11%	10%	13%	12%	10%	4%	2%	3%	10%	9%	11%	10%	8%	96%	1%	1%	50%	5%	39%	6%	5%
27	5%	-1%	5%	-1%	4%	4%	6%	3%	4%	11%	10%	13%	12%	9%	5%	1%	3%	10%	9%	11%	10%	8%	96%	1%	1%	50%	5%	39%	6%	5%
28	4%	-1%	5%	-1%	4%	4%	7%	3%	4%	11%	9%	13%	11%	9%	6%	1%	3%	10%	7%	11%	9%	8%	92%	1%	1%	50%	5%	39%	6%	5%
29	4%	-1%	5%	-1%	4%	4%	7%	2%	4%	12%	10%	13%	11%	10%	6%	1%	3%	10%	8%	11%	10%	9%	87%	1%	1%	48%	5%	38%	6%	5%
30	4%	-1%	4%	-1%	4%	4%	7%	3%	5%	12%	10%	13%	12%	10%	6%	1%	3%	11%	8%	11%	10%	9%	84%	1%	1%	48%	5%	38%	6%	5%
31	4%	-1%	4%	-1%	4%	4%	8%	2%	5%	12%	9%	13%	11%	10%	7%	1%	4%	11%	8%	11%	9%	8%	81%	1%	1%	48%	5%	38%	6%	5%
32	4%	-1%	4%	-1%	4%	4%	7%	3%	5%	12%	9%	13%	11%	10%	6%	2%	4%	11%	8%	11%	9%	9%	77%	1%	1%	48%	5%	38%	6%	5%
33	4%	-1%	4%	-1%	3%	3%	7%	2%	5%	12%	9%	13%	11%	10%	6%	1%	3%	11%	8%	11%	9%	8%	73%	1%	1%	48%	5%	38%	6%	5%
34	4%	-1%	4%	-1%	3%	3%	7%	2%	4%	13%	10%	14%	12%	11%	6%	1%	3%	11%	8%	12%	10%	9%	68%	1%	1%	48%	5%	38%	6%	5%
35	4%	-2%	5%	-1%	4%	4%	8%	1%	4%	11%	8%	13%	10%	9%	6%	-1%	3%	10%	6%	11%	8%	7%	63%	1%	1%	48%	5%	38%	6%	5%
36	4%	-2%	5%	-1%	4%	3%	7%	1%	4%	11%	7%	12%	10%	9%	6%	-1%	2%	10%	6%	11%	8%	7%	59%	1%	1%	48%	5%	38%	6%	5%
37	4%	-2%	5%	-1%	5%	2%	7%	1%	4%	11%	7%	12%	10%	9%	6%	0%	3%	10%	6%	11%	8%	7%	54%	1%	1%	48%	5%	38%	6%	5%
38	4%	-2%	4%	-1%	4%	4%	8%	1%	4%	13%	8%	13%	11%	10%	6%	-1%	3%	11%	7%	12%	9%	8%	50%	1%	1%	48%	5%	38%	6%	5%
39	4%	-2%	4%	-2%	3%	3%	7%	1%	4%	13%	8%	13%	10%	8%	7%	-1%	2%	11%	7%	12%	9%	7%	46%	1%	1%	48%	5%	38%	6%	5%
40	6%	-3%	6%	-3%	4%	4%	9%	1%	5%	10%	5%	12%	9%	8%	8%	0%	4%	9%	4%	10%	7%	7%	43%	1%	2%	48%	5%	38%	6%	5%
41	6%	-3%	6%	-3%	4%	4%	9%	1%	5%	10%	5%	12%	8%	8%	8%	0%	4%	9%	3%	10%	6%	7%	42%	1%	2%	48%	5%	38%	6%	5%
42	6%	-3%	6%	-3%	4%	4%	8%	1%	5%	10%	5%	11%	8%	8%	8%	0%	4%	8%	3%	10%	6%	6%	41%	1%	2%	48%	5%	38%	6%	5%
43	6%	-3%	6%	-3%	4%	4%	9%	1%	5%	10%	5%	11%	8%	8%	8%	0%	3%	8%	3%	10%	6%	6%	42%	1%	2%	48%	5%	38%	6%	5%
44	6%	-4%	6%	-3%	6%	1%	9%	1%	5%	10%	5%	11%	8%	8%	8%	0%	3%	8%	3%	10%	6%	6%	42%	1%	2%	48%	5%	38%	6%	5%
45	6%	-3%	6%	-3%	8%	1%	9%	2%	5%	10%	5%	11%	8%	8%	8%	0%	4%	8%	3%	10%	6%	6%	21%	-14%	2%	48%	5%	38%	6%	5%
46	6%	-3%	6%	-3%	9%	0%	9%	1%	5%	9%	3%	11%	7%	7%	8%	0%	4%	8%	2%	9%	5%	6%	21%	-14%	2%	48%	5%	37%	6%	4%
47	6%	-3%	6%	-3%	10%	-1%	8%	2%	5%	8%	4%	10%	7%	7%	7%	0%	4%	7%	3%	9%	6%	6%	19%	-13%	2%	44%	5%	35%	6%	4%
48	6%	-4%	6%	-3%	10%	-2%	7%	2%	4%	7%	4%	9%	7%	7%	5%	1%	3%	6%	3%	8%	5%	5%	16%	-11%	2%	39%	5%	32%	6%	4%
49	6%	-4%	6%	-3%	10%	-2%	5%	3%	4%	6%	5%	8%	7%	6%	4%	2%	3%	5%	3%	7%	6%	5%	14%	-9%	2%	35%	5%	29%	6%	4%
50	6%	-1%	6%	-1%	13%	1%	7%	8%	7%	7%	8%	9%	10%	9%	5%	6%	5%	6%	6%	7%	8%	7%	13%	-6%	4%	32%	5%	26%	6%	5%
51	5%	0%	5%	0%	12%	1%	5%	9%	7%	6%	9%	8%	10%	8%	4%	7%	5%	5%	7%	6%	8%	7%	11%	-5%	4%	28%	5%	23%	6%	5%
52	5%	0%	5%	0%	12%	1%	4%	9%	7%	6%	9%	8%	10%	8%	3%	7%	5%	4%	7%	6%	9%	6%	9%	-3%	3%	24%	5%	20%	6%	5%
53	4%	-1%	5%	0%	12%	1%	3%	9%	6%	5%	9%	7%	11%	8%	2%	8%	5%	3%	8%	5%	9%	6%	6%	1%	3%	18%	5%	16%	6%	5%
54	4%	-1%	4%	0%	11%	2%	3%	10%	6%	4%	9%	6%	11%	8%	1%	8%	4%	3%	8%	5%	9%	6%	5%	0%	3%	12%	5%	11%	6%	4%
55	2%	0%	3%	1%	7%	3%	1%	9%	5%	3%	9%	5%	10%	7%	0%	8%	4%	2%	8%	4%	9%	5%	3%	1%	2%	6%	5%	7%	6%	4%
56	2%	0%	2%	1%	2%	8%	1%	9%	5%	3%	8%	5%	10%	6%	0%	7%	4%	2%	7%	3%	8%	5%	3%	1%	2%	4%	2%	5%	4%	4%
57	2%	0%	2%	0%	2%	7%	1%	8%	4%	3%	8%	5%	10%	6%	0%	7%	3%	1%	7%	3%	8%	5%	3%	1%	2%	4%	2%	5%	4%	3%
58	2%	0%	2%	0%	1%	7%	1%	8%	4%	2%	8%	5%	9%	6%	0%	7%	3%	1%	7%	3%	8%	5%	3%	1%	2%	4%	2%	5%	3%	3%
59	2%	0%	2%	0%	1%	6%	1%	7%	4%	2%	7%	5%	9%	5%	0%	6%	3%	1%	6%	3%	7%	4%	3%	1%	2%	3%	2%	4%	3%	3%
60	1%	2%	1%	2%	1%	6%	1%	6%	3%	2%	7%	4%	8%	5%	0%	6%	3%	1%	6%	3%	7%	4%	2%	2%	2%	3%	3%	4%	4%	3%
61	0%	3%	0%	3%	0%	6%	1%	6%	3%	2%	6%	4%	8%	5%	0%	5%	3%	1%	6%	3%	7%	4%	0%	4%	2%	2%	4%	3%	5%	3%
62	0%	3%	0%	3%	0%	5%	1%	6%	3%	2%	6%	4%	8%	5%	0%	5%	2%	1%	5%	3%	6%	4%	0%	4%	2%	1%	4%	3%	5%	3%
63	-1%	3%	0%	3%	0%	5%	1%	6%	3%	2%	6%	4%	7%	5%	0%	5%	2%	1%	5%	3%	6%	4%	0%	4%	2%	1%	4%	3%	5%	3%
64	-1%	3%	0%	3%	0%	5%	1%	5%	3%	2%	6%	4%	7%	5%	0%	4%	2%	1%	5%	3%	6%	4%	0%	4%	2%	1%	4%	2%	5%	3%
65+	-1%	3%	0%	3%	0%	5%	1%	5%	3%	2%	6%	4%	7%	5%	0%	4%	2%	1%	5%	3%	6%	4%	0%	4%	2%	1%	4%	3%	5%	3%

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 4.9

Rating Region 9

Imperial and San Luis Obispo Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/2010)																	
	NetFirst Combo Rx	NetFirst Generic Rx	ValueNet	Optimum Advantage HSA 4,500					Optimum Advantage HSA 2,500					BalanceNet				
Age	Single Only	Single Only	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	392	351	178	169	338	338	459	484	219	438	438	596	621	407	815	815	1,172	1,459
1-4	256	231	113	118	236	274	379	484	149	298	351	486	621	252	505	620	1,172	1,459
5-18	249	224	106	110	220	266	379	484	141	282	343	486	621	245	491	613	1,172	1,459
19	271	243	134	105	210	261	379	484	135	270	337	486	621	552	839	920	1,172	1,459
20	271	243	134	105	210	261	379	484	135	270	337	486	621	552	839	920	1,172	1,459
21	271	243	134	105	210	261	379	484	135	270	337	486	621	552	839	920	1,172	1,459
22	271	243	134	105	210	261	379	484	135	270	337	486	621	552	839	920	1,172	1,459
23	271	243	134	105	210	261	379	484	135	270	337	486	621	552	839	920	1,172	1,459
24	271	243	134	105	210	261	379	484	135	270	337	486	621	552	839	920	1,172	1,459
25	272	244	135	108	216	268	386	494	138	276	345	494	632	553	841	932	1,184	1,472
26	272	244	135	111	222	268	386	494	141	282	345	494	632	553	841	932	1,184	1,472
27	272	244	140	111	222	268	386	494	142	284	345	494	632	553	841	932	1,184	1,472
28	285	255	143	113	226	268	386	497	145	290	345	494	636	553	847	932	1,184	1,472
29	298	266	144	114	228	271	389	503	146	292	349	498	644	553	853	932	1,184	1,476
30	310	276	144	122	244	276	394	516	157	314	356	505	662	553	859	932	1,184	1,476
31	322	286	144	125	250	276	394	519	161	322	356	505	666	553	865	932	1,184	1,476
32	336	297	145	127	254	276	394	520	164	328	356	505	668	553	871	932	1,184	1,476
33	344	305	148	130	260	276	394	523	167	334	356	505	670	553	879	932	1,184	1,476
34	352	312	152	132	264	279	397	529	170	340	359	508	678	553	889	932	1,184	1,482
35	362	320	153	143	286	280	398	541	186	372	362	511	697	554	901	932	1,184	1,482
36	369	328	153	146	292	280	398	544	189	378	362	511	699	554	910	932	1,184	1,482
37	377	335	155	151	302	282	400	551	198	396	366	515	713	554	920	932	1,184	1,482
38	407	358	163	156	312	288	406	562	203	406	373	522	725	554	930	932	1,184	1,483
39	435	382	182	161	322	288	406	562	210	420	373	522	725	554	941	932	1,184	1,483
40	475	414	200	171	342	288	406	575	224	448	373	522	745	556	954	932	1,184	1,483
41	505	437	212	178	356	293	411	589	233	466	380	529	762	556	956	932	1,184	1,483
42	534	462	213	183	366	297	415	598	241	482	387	536	777	556	957	932	1,184	1,483
43	561	484	213	185	370	299	417	602	242	484	387	536	778	560	963	932	1,184	1,483
44	590	506	218	185	370	299	417	602	242	484	387	536	778	564	970	932	1,184	1,483
45	618	531	221	186	372	299	417	602	243	486	387	536	778	480	978	932	1,184	1,483
46	646	553	224	190	380	300	418	608	250	500	391	540	790	483	984	932	1,184	1,483
47	673	575	230	201	402	311	429	630	265	530	406	555	820	494	1,004	932	1,184	1,501
48	711	602	244	227	454	337	455	682	300	600	441	590	890	507	1,029	932	1,184	1,526
49	750	630	259	251	502	361	479	730	333	666	474	623	956	521	1,055	932	1,184	1,552
50	788	659	283	284	568	394	512	796	375	750	516	665	1,040	541	1,094	932	1,184	1,591
51	817	679	298	293	586	403	521	814	388	776	529	678	1,066	555	1,119	932	1,184	1,616
52	854	705	309	311	622	421	539	850	412	824	553	702	1,114	570	1,146	932	1,184	1,643
53	937	771	317	328	656	438	556	884	437	874	578	727	1,164	594	1,191	932	1,184	1,688
54	1,020	838	323	347	694	457	575	922	462	924	603	752	1,214	637	1,276	932	1,184	1,773
55	1,084	888	326	360	720	470	588	948	482	964	623	772	1,254	666	1,334	932	1,184	1,831
56	1,166	954	342	380	760	490	608	988	509	1,018	650	799	1,308	709	1,419	954	1,206	1,916
57	1,247	1,019	384	401	802	511	629	1,030	538	1,076	679	828	1,366	751	1,503	996	1,248	2,000
58	1,307	1,077	436	423	846	533	651	1,074	568	1,136	709	858	1,426	788	1,578	1,033	1,285	2,075
59	1,369	1,135	496	445	890	555	673	1,118	600	1,200	741	890	1,490	827	1,655	1,072	1,324	2,152
60	1,414	1,179	558	494	988	604	722	1,216	667	1,334	808	957	1,624	855	1,711	1,100	1,352	2,208
61	1,457	1,222	608	518	1,036	628	746	1,264	699	1,398	840	989	1,688	884	1,764	1,129	1,381	2,261
62	1,516	1,279	637	537	1,074	647	765	1,302	726	1,452	867	1,016	1,742	921	1,838	1,166	1,418	2,335
63	1,576	1,335	644	555	1,110	665	783	1,338	751	1,502	892	1,041	1,792	958	1,913	1,203	1,455	2,410
64	1,636	1,391	650	570	1,140	680	798	1,368	770	1,540	911	1,060	1,830	995	1,987	1,240	1,492	2,484
65+	2,119	1,801	838	734	1,467	869	1,015	1,748	994	1,987	1,169	1,356	2,349	1,286	2,568	1,597	1,917	3,199

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 4.9

Rating Region 9

Imperial and San Luis Obispo Counties

Current Rates - Effective October 1, 2010

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500								Optimum Advantage HSA 2,500								BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	380	380	339	339	166	166	150	150	300	240	240	342	342	443	197	197	395	312	312	444	444	575	377	377	755	623	889	854	1,120	1,403
1-4	244	244	219	219	101	101	101	101	203	240	240	342	342	443	131	131	262	312	312	444	444	575	230	230	461	623	889	854	1,120	1,403
5-18	244	244	219	219	101	101	101	101	203	240	240	342	342	443	131	131	262	312	312	444	444	575	230	230	461	623	889	854	1,120	1,403
19	260	275	233	247	130	130	101	101	203	240	240	342	342	443	131	131	262	312	312	444	444	575	282	548	831	623	889	854	1,120	1,403
20	260	275	233	247	130	130	101	101	203	240	240	342	342	443	131	131	262	312	312	444	444	575	282	548	831	623	889	854	1,120	1,403
21	260	275	233	247	130	130	101	101	203	240	240	342	342	443	131	131	262	312	312	444	444	575	282	548	831	623	889	854	1,120	1,403
22	260	275	233	247	130	130	101	101	203	240	240	342	342	443	131	131	262	312	312	444	444	575	282	548	831	623	889	854	1,120	1,403
23	260	275	233	247	130	130	101	102	204	240	241	342	343	445	131	132	264	312	314	444	445	577	282	548	831	623	889	854	1,120	1,403
24	260	275	233	247	130	130	101	102	204	240	241	342	343	445	131	132	264	312	314	444	445	577	282	548	831	623	889	854	1,120	1,403
25	260	275	233	247	130	130	102	105	208	241	244	343	345	448	132	135	267	314	316	445	448	580	282	548	831	623	889	854	1,120	1,403
26	260	275	233	247	130	130	105	107	212	241	244	343	345	450	135	138	274	314	316	445	448	584	282	548	831	623	889	854	1,120	1,403
27	260	275	233	247	135	135	105	108	213	241	244	343	345	452	135	140	275	314	317	445	449	585	282	548	831	623	889	854	1,120	1,403
28	273	289	244	258	138	138	106	110	217	241	246	343	348	454	137	143	281	315	321	446	453	590	288	548	837	623	889	854	1,120	1,403
29	286	302	254	269	139	139	107	112	219	242	247	344	349	456	138	145	284	316	322	448	454	593	295	548	843	628	889	858	1,120	1,407
30	298	313	265	278	139	139	114	119	233	247	252	349	353	468	148	155	304	322	329	454	460	609	300	548	849	628	889	858	1,120	1,407
31	310	326	275	289	139	139	116	122	239	247	253	349	355	471	151	160	311	322	331	454	463	614	306	548	855	628	889	858	1,120	1,407
32	323	340	286	300	140	140	119	123	242	247	253	349	355	473	155	161	316	322	331	454	463	615	313	548	861	628	889	858	1,120	1,407
33	332	348	293	308	143	143	121	127	248	247	253	349	355	476	157	166	324	322	331	454	463	620	320	548	869	628	889	858	1,120	1,407
34	339	356	300	315	147	147	123	129	253	247	253	349	355	478	161	168	330	322	331	454	463	623	330	548	879	628	889	858	1,120	1,407
35	347	368	306	323	147	147	133	141	274	252	260	353	362	495	173	189	363	329	344	460	475	649	340	548	889	628	889	858	1,120	1,407
36	354	375	313	332	147	148	136	144	281	253	261	355	363	499	178	190	369	330	344	461	475	652	349	548	898	628	889	858	1,120	1,407
37	362	383	320	339	147	152	141	149	290	255	263	357	365	506	189	196	385	336	344	468	475	664	359	548	908	628	889	858	1,120	1,407
38	390	414	343	363	157	157	145	155	300	256	266	358	367	513	191	205	396	336	350	468	481	673	369	548	918	629	889	860	1,120	1,408
39	418	443	366	388	176	176	150	160	311	256	267	358	368	519	197	212	410	336	350	468	481	680	380	548	929	629	889	860	1,120	1,408
40	448	491	389	426	192	192	157	169	326	261	273	363	374	532	207	224	431	342	359	474	490	698	389	548	938	629	889	860	1,120	1,408
41	476	523	411	451	204	204	163	176	339	267	280	368	381	545	216	234	450	350	368	481	499	715	391	548	940	629	889	860	1,120	1,408
42	504	553	435	477	205	205	169	181	350	271	284	373	386	555	224	241	465	357	375	489	506	731	393	548	941	629	889	860	1,120	1,408
43	530	581	456	500	205	205	170	183	353	273	285	374	387	557	225	242	468	357	375	489	506	732	395	552	947	629	889	860	1,120	1,412
44	557	612	477	524	205	215	170	183	353	273	285	374	387	557	225	242	468	357	375	489	506	732	397	556	954	629	889	860	1,120	1,416
45	582	640	499	547	205	219	170	183	353	273	285	374	387	557	225	242	468	357	375	489	506	732	398	559	958	629	889	860	1,120	1,419
46	609	669	520	571	205	225	174	188	363	276	290	378	392	567	231	251	483	363	383	494	514	746	400	563	964	631	889	862	1,120	1,425
47	635	697	541	594	210	232	186	198	384	288	299	389	401	588	247	264	511	379	395	510	526	774	416	567	984	647	889	877	1,120	1,445
48	671	738	567	622	222	248	213	222	435	314	324	416	425	639	285	297	583	416	429	548	560	846	438	570	1,009	669	889	900	1,120	1,471
49	708	778	593	652	236	265	239	243	483	341	345	443	446	686	321	326	648	453	458	584	589	911	459	575	1,035	690	889	921	1,120	1,496
50	744	799	620	664	250	280	265	264	529	367	366	468	467	733	356	355	712	488	486	619	618	975	477	578	1,056	708	889	939	1,120	1,517
51	780	819	646	677	265	296	278	270	548	380	371	481	473	751	374	363	737	505	494	637	625	1,000	499	582	1,081	730	889	961	1,120	1,543
52	817	857	671	704	276	307	298	285	583	399	386	501	488	786	401	384	786	533	515	664	647	1,049	522	586	1,108	752	889	983	1,120	1,570
53	898	942	736	772	284	315	317	300	618	419	402	521	503	821	429	405	835	560	537	692	668	1,097	563	589	1,153	793	889	1,024	1,120	1,614
54	979	1,027	802	840	292	318	337	316	654	439	418	540	520	857	456	428	885	588	559	719	690	1,147	604	634	1,238	835	889	1,065	1,120	1,700
55	1,061	1,079	866	881	306	318	355	331	686	456	433	558	535	890	480	448	928	612	579	743	711	1,191	646	657	1,304	877	889	1,108	1,120	1,765
56	1,141	1,163	932	948	334	318	375	350	726	477	452	579	553	929	509	474	983	640	605	772	737	1,246	688	701	1,389	919	931	1,150	1,162	1,851
57	1,222	1,245	996	1,014	377	359	396	371	768	498	472	600	574	971	538	503	1,041	669	634	801	766	1,304	730	743	1,473	960	974	1,191	1,204	1,934
58	1,282	1,305	1,054	1,072	430	409	418	393	812	520	495	622	596	1,015	568	533	1,101	699	664	831	796	1,364	767	781	1,548	998	1,011	1,229	1,242	2,010
59	1,343	1,368	1,111	1,131	492	468	440	416	857	542	518	644	619	1,060	599	565	1,165	731	697	862	828	1,428	805	820	1,625	1,036	1,050	1,267	1,281	2,087
60	1,403	1,391	1,167	1,157	554	527	490	464	955	592	565	694	667	1,158	668	630	1,299	799	762	931	893	1,562	842	836	1,679	1,073	1,067	1,303	1,298	2,140
61	1,464	1,413	1,225	1,182	605	575	513	488	1,001	614	590	716	692	1,205	698	664	1,363	829	796	961	927	1,626	881	851	1,732	1,111	1,081	1,342	1,312	2,193
62	1,523	1,472	1,282	1,239	634	604	531	508	1,040	633	610	735	711	1,243	724	692	1,417	856	823	987	955	1,680	919	887	1,806	1,149	1,118	1,380	1,349	2,268
63	1,584	1,531	1,339	1,294	642	611	549	526	1,076	650	628	752	730	1,279	748	718	1,467	880	850	1,011	981	1,730	956	924	1,881	1,187	1,155	1,418	1,386	2,342
64	1,645	1,589	1,397	1,349	648	617	563	542	1,105	664	643	766	745	1,308	767	738	1,506	898	870	1,030	1,001	1,768	994	961	1,955	1,225	1,192	1,456	1,422	2,417
65+	2,132	2,059	1,808	1,746	835	795	724	697	1,422	849	821	974	946	1,672	990	952	1,943	1,153	1,116	1,316	1,279	2,269	1,286	1,242	2,528	1,577	1,534	1,870	1,827	3,113

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental & Vision

Exhibit 4.9

Rating Region 9

Imperial and San Luis Obispo Counties

Percentage Change

	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		Optimum Advantage HSA 4,500							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	3%	3%	4%	4%	7%	7%	13%	13%	13%	41%	41%	34%	34%	9%
1-4	5%	5%	5%	5%	12%	12%	17%	17%	16%	14%	14%	11%	11%	9%
5-18	2%	2%	2%	2%	5%	5%	9%	9%	8%	11%	11%	11%	11%	9%
19	4%	-1%	4%	-2%	3%	3%	4%	4%	3%	9%	9%	11%	11%	9%
20	4%	-1%	4%	-2%	3%	3%	4%	4%	3%	9%	9%	11%	11%	9%
21	4%	-1%	4%	-2%	3%	3%	4%	4%	3%	9%	9%	11%	11%	9%
22	4%	-1%	4%	-2%	3%	3%	4%	4%	3%	9%	9%	11%	11%	9%
23	4%	-1%	4%	-2%	3%	3%	4%	3%	3%	9%	8%	11%	10%	9%
24	4%	-1%	4%	-2%	3%	3%	4%	3%	3%	9%	8%	11%	10%	9%
25	5%	-1%	5%	-1%	4%	4%	6%	3%	4%	11%	10%	13%	12%	10%
26	5%	-1%	5%	-1%	4%	4%	6%	4%	5%	11%	10%	13%	12%	10%
27	5%	-1%	5%	-1%	4%	4%	6%	3%	4%	11%	10%	13%	12%	9%
28	4%	-1%	5%	-1%	4%	4%	7%	3%	4%	11%	9%	13%	11%	9%
29	4%	-1%	5%	-1%	4%	4%	7%	2%	4%	12%	10%	13%	11%	10%
30	4%	-1%	4%	-1%	4%	4%	7%	3%	5%	12%	10%	13%	12%	10%
31	4%	-1%	4%	-1%	4%	4%	8%	2%	5%	12%	9%	13%	11%	10%
32	4%	-1%	4%	-1%	4%	4%	7%	3%	5%	12%	9%	13%	11%	10%
33	4%	-1%	4%	-1%	3%	3%	7%	2%	5%	12%	9%	13%	11%	10%
34	4%	-1%	4%	-1%	3%	3%	7%	2%	4%	13%	10%	14%	12%	11%
35	4%	-2%	5%	-1%	4%	4%	8%	1%	4%	11%	8%	13%	10%	9%
36	4%	-2%	5%	-1%	4%	3%	7%	1%	4%	11%	7%	12%	10%	9%
37	4%	-2%	5%	-1%	5%	2%	7%	1%	4%	11%	7%	12%	10%	9%
38	4%	-2%	4%	-1%	4%	4%	8%	1%	4%	13%	8%	13%	11%	10%
39	4%	-2%	4%	-2%	3%	3%	7%	1%	4%	13%	8%	13%	10%	8%
40	6%	-3%	6%	-3%	4%	4%	9%	1%	5%	10%	5%	12%	9%	8%
41	6%	-3%	6%	-3%	4%	4%	9%	1%	5%	10%	5%	12%	8%	8%
42	6%	-3%	6%	-3%	4%	4%	8%	1%	5%	10%	5%	11%	8%	8%
43	6%	-3%	6%	-3%	4%	4%	9%	1%	5%	10%	5%	11%	8%	8%
44	6%	-4%	6%	-3%	6%	1%	9%	1%	5%	10%	5%	11%	8%	8%
45	6%	-3%	6%	-3%	8%	1%	9%	2%	5%	10%	5%	11%	8%	8%
46	6%	-3%	6%	-3%	9%	0%	9%	1%	5%	9%	3%	11%	7%	7%
47	6%	-3%	6%	-3%	10%	-1%	8%	2%	5%	8%	4%	10%	7%	7%
48	6%	-4%	6%	-3%	10%	-2%	7%	2%	4%	7%	4%	9%	7%	7%
49	6%	-4%	6%	-3%	10%	-2%	5%	3%	4%	6%	5%	8%	7%	6%
50	6%	-1%	6%	-1%	13%	1%	7%	8%	7%	7%	8%	9%	10%	9%
51	5%	0%	5%	0%	12%	1%	5%	9%	7%	6%	9%	8%	10%	8%
52	5%	0%	5%	0%	12%	1%	4%	9%	7%	6%	9%	8%	10%	8%
53	4%	-1%	5%	0%	12%	1%	3%	9%	6%	5%	9%	7%	11%	8%
54	4%	-1%	4%	0%	11%	2%	3%	10%	6%	4%	9%	6%	11%	8%
55	2%	0%	3%	1%	7%	3%	1%	9%	5%	3%	9%	5%	10%	7%
56	2%	0%	2%	1%	2%	8%	1%	9%	5%	3%	8%	5%	10%	6%
57	2%	0%	2%	0%	2%	7%	1%	8%	4%	3%	8%	5%	10%	6%
58	2%	0%	2%	0%	1%	7%	1%	8%	4%	2%	8%	5%	9%	6%
59	2%	0%	2%	0%	1%	6%	1%	7%	4%	2%	7%	5%	9%	5%
60	1%	2%	1%	2%	1%	6%	1%	6%	3%	2%	7%	4%	8%	5%
61	0%	3%	0%	3%	0%	6%	1%	6%	3%	2%	6%	4%	8%	5%
62	0%	3%	0%	3%	0%	5%	1%	6%	3%	2%	6%	4%	8%	5%
63	-1%	3%	0%	3%	0%	5%	1%	6%	3%	2%	6%	4%	7%	5%
64	-1%	3%	0%	3%	0%	5%	1%	5%	3%	2%	6%	4%	7%	5%
65+	-1%	3%	0%	3%	0%	5%	1%	5%	3%	2%	6%	4%	7%	5%

	Optimum Advantage HSA 2,500								BalanceNet							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	11%	11%	11%	40%	40%	34%	34%	8%	8%	8%	8%	31%	-8%	37%	5%	4%
1-4	14%	14%	14%	13%	13%	9%	9%	8%	10%	10%	10%	0%	-30%	37%	5%	4%
5-18	8%	8%	8%	10%	10%	9%	9%	8%	7%	7%	7%	-2%	-31%	37%	5%	4%
19	3%	3%	3%	8%	8%	9%	9%	8%	96%	1%	1%	48%	3%	37%	5%	4%
20	3%	3%	3%	8%	8%	9%	9%	8%	96%	1%	1%	48%	3%	37%	5%	4%
21	3%	3%	3%	8%	8%	9%	9%	8%	96%	1%	1%	48%	3%	37%	5%	4%
22	3%	3%	3%	8%	8%	9%	9%	8%	96%	1%	1%	48%	3%	37%	5%	4%
23	3%	2%	2%	8%	7%	9%	9%	8%	96%	1%	1%	48%	3%	37%	5%	4%
24	3%	2%	2%	8%	7%	9%	9%	8%	96%	1%	1%	48%	3%	37%	5%	4%
25	5%	2%	3%	10%	9%	11%	10%	9%	96%	1%	1%	50%	5%	39%	6%	5%
26	4%	2%	3%	10%	9%	11%	10%	8%	96%	1%	1%	50%	5%	39%	6%	5%
27	5%	1%	3%	10%	9%	11%	10%	8%	96%	1%	1%	50%	5%	39%	6%	5%
28	6%	1%	3%	10%	7%	11%	9%	8%	92%	1%	1%	50%	5%	39%	6%	5%
29	6%	1%	3%	10%	8%	11%	10%	9%	87%	1%	1%	48%	5%	38%	6%	5%
30	6%	1%	3%	11%	8%	11%	10%	9%	84%	1%	1%	48%	5%	38%	6%	5%
31	7%	1%	4%	11%	8%	11%	9%	8%	81%	1%	1%	48%	5%	38%	6%	5%
32	6%	2%	4%	11%	8%	11%	9%	9%	77%	1%	1%	48%	5%	38%	6%	5%
33	6%	1%	3%	11%	8%	11%	9%	8%	73%	1%	1%	48%	5%	38%	6%	5%
34	6%	1%	3%	11%	8%	12%	10%	9%	68%	1%	1%	48%	5%	38%	6%	5%
35	8%	-2%	2%	10%	5%	11%	8%	7%	63%	1%	1%	48%	5%	38%	6%	5%
36	6%	-1%	2%	10%	5%	11%	8%	7%	59%	1%	1%	48%	5%	38%	6%	5%
37	5%	1%	3%	9%	6%	10%	8%	7%	54%	1%	1%	48%	5%	38%	6%	5%
38	6%	-1%	3%	11%	7%	12%	9%	8%	50%	1%	1%	48%	5%	38%	6%	5%
39	7%	-1%	2%	11%	7%	12%	9%	7%	46%	1%	1%	48%	5%	38%	6%	5%
40	8%	0%	4%	9%	4%	10%	7%	7%	43%	1%	2%	48%	5%	38%	6%	5%
41	8%	0%	4%	9%	3%	10%	6%	7%	42%	1%	2%	48%	5%	38%	6%	5%
42	8%	0%	4%	8%	3%	10%	6%	6%	41%	1%	2%	48%	5%	38%	6%	5%
43	8%	0%	3%	8%	3%	10%	6%	6%	42%	1%	2%	48%	5%	38%	6%	5%
44	8%	0%	3%	8%	3%	10%	6%	6%	42%	1%	2%	48%	5%	38%	6%	5%
45	8%	0%	4%	8%	3%	10%	6%	6%	21%	-14%	2%	48%	5%	38%	6%	5%
46	8%	0%	4%	8%	2%	9%	5%	6%	21%	-14%	2%	48%	5%	37%	6%	4%
47	7%	0%	4%	7%	3%	9%	6%	6%	19%	-13%	2%	44%	5%	35%	6%	4%
48	5%	1%	3%	6%	3%	8%	5%	5%	16%	-11%	2%	39%	5%	32%	6%	4%
49	4%	2%	3%	5%	3%	7%	6%	5%	14%	-9%	2%	35%	5%	29%	6%	4%
50	5%	6%	5%	6%	6%	7%	8%	7%	13%	-6%	4%	32%	5%	26%	6%	5%
51	4%	7%	5%	5%	7%	6%	8%	7%	11%	-5%	4%	28%	5%	23%	6%	5%
52	3%	7%	5%	4%	7%	6%	9%	6%	9%	-3%	3%	24%	5%	20%	6%	5%
53	2%	8%	5%	3%	8%	5%	9%	6%	6%	1%	3%	18%	5%	16%	6%	5%
54	1%	8%	4%	3%	8%	5%	9%	6%	5%	0%	3%	12%	5%	11%	6%	4%
55	0%	8%	4%	2%	8%	4%	9%	5%	3%	1%	2%	6%	5%	7%	6%	4%
56	0%	7%	4%	2%	7%	3%	8%	5%	3%	1%	2%	4%	2%	5%	4%	4%
57	0%	7%	3%	1%	7%	3%	8%	5%	3%	1%	2%	4%	2%	5%	4%	3%
58	0%	7%	3%	1%	7%	3%	8%	5%	3%	1%	2%	4%	2%	5%	3%	3%
59	0%	6%	3%	1%	6%	3%	7%	4%	3%	1%	2%	3%	2%	4%	3%	3%
60	0%	6%	3%	1%	6%	3%	7%	4%	2%	2%	2%	3%	3%	4%	4%	3%
61	0%	5%	3%	1%	6%	3%	7%	4%	0%	4%	2%	2%	4%	3%	5%	3%
62	0%	5%	2%	1%	5%	3%	6%	4%	0%	4%	2%	1%	4%	3%	5%	3%
63	0%	5%	2%	1%	5%	3%	6%	4%	0%	4%	2%	1%	4%	3%	5%	3%
64	0%	4%	2%	1%	5%	3%	6%	4%	0%	4%	2%	1%	4%	2%	5%	3%
65+	0%	4%	2%	1%	5%	3%	6%	4%	0%	4%	2%	1%	4%	3%	5%	3%

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 5.1

Rating Region 1

Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/10)

Tier	Age	PPO Premier 40	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO SimpleValue 50 - Generic Rx	PPO SimpleValue 50 - Combo Rx
Subscriber	0	1,444	630	162	173	183	218	229
	1 - 4	301	148	113	121	125	140	148
	5 - 18	293	140	103	113	120	130	138
	19 - 24	425	178	108	118	127	138	145
	25 - 29	425	190	109	119	127	138	145
	30 - 34	552	250	123	135	144	175	184
	35 - 39	552	285	141	155	164	197	208
	40 - 44	728	400	166	178	192	273	298
	45 - 49	728	466	228	251	269	347	380
	50 - 54	906	623	303	328	354	440	501
	55 - 59	906	760	428	465	505	647	740
	60 - 64	1,222	760	541	588	631	830	922
	65+	1,463	906	678	740	797	995	1,105
Sub & Spouse	19 - 24	850	356	216	236	254		
	25 - 29	850	380	218	238	254		
	30 - 34	1,119	500	246	270	288		
	35 - 39	1,119	570	282	310	328		
	40 - 44	1,459	800	332	356	384		
	45 - 49	1,459	932	456	502	538		
	50 - 54	1,855	1,246	606	656	708		
	55 - 59	1,855	1,520	856	930	1,010		
	60 - 64	2,444	1,520	1,082	1,176	1,262		
	65+	2,926	1,812	1,356	1,480	1,594		
Sub & Child	19 - 24	718	318	252	272	289		
	25 - 29	718	330	253	273	289		
	30 - 34	845	390	261	283	300		
	35 - 39	845	425	272	296	313		
	40 - 44	1,021	540	274	295	315		
	45 - 49	1,021	606	336	368	392		
	50 - 54	1,199	763	406	441	474		
	55 - 59	1,199	900	531	578	625		
	60 - 64	1,515	900	644	701	751		
	65+	1,756	1,046	781	853	917		
Sub & Children	19 - 24	1,011	458	358	388	411		
	25 - 29	1,011	470	359	389	411		
	30 - 34	1,138	530	367	399	422		
	35 - 39	1,138	565	377	410	434		
	40 - 44	1,314	680	382	412	437		
	45 - 49	1,314	746	444	485	514		
	50 - 54	1,492	903	509	554	594		
	55 - 59	1,492	1,040	634	691	745		
	60 - 64	1,808	1,040	747	814	871		
	65+	2,049	1,186	884	966	1,037		
Family	19 - 24	1,436	636	466	506	538		
	25 - 29	1,436	660	468	508	538		
	30 - 34	1,690	780	490	534	566		
	35 - 39	1,690	850	518	565	598		
	40 - 44	2,042	1,080	548	590	629		
	45 - 49	2,042	1,212	672	736	783		
	50 - 54	2,398	1,526	812	882	948		
	55 - 59	2,398	1,800	1,062	1,156	1,250		
	60 - 64	3,030	1,800	1,288	1,402	1,502		
	65+	3,512	2,092	1,562	1,706	1,834		

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 5.1

Rating Region 1

Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

Current Rates - Effective October 1, 2010

Tier	Age	PPO Premier 40	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	1,403	605	140	153	166	202	213
	1 - 4	282	132	93	104	110	124	132
	5 - 18	282	132	93	104	110	124	132
	19 - 24	420	174	104	114	123	133	140
	25 - 29	420	185	104	114	123	133	140
	30 - 34	546	244	117	130	139	169	178
	35 - 39	546	279	135	149	159	191	202
	40 - 44	718	391	157	170	184	264	289
	45 - 49	718	456	218	241	259	336	369
	50 - 54	890	604	284	309	335	420	481
	55 - 59	890	744	412	450	490	631	724
	60 - 64	1,206	744	525	572	616	814	906
	65+	1,447	890	662	724	782	979	1,089
Sub & Spouse	19 - 24	838	344	209	229	246		
	25 - 29	838	360	209	229	246		
	30 - 34	1,119	483	236	259	279		
	35 - 39	1,119	552	271	299	322		
	40 - 44	1,459	769	314	345	370		
	45 - 49	1,459	896	441	484	521		
	50 - 54	1,855	1,201	566	619	671		
	55 - 59	1,855	1,478	826	904	976		
	60 - 64	2,385	1,478	1,050	1,146	1,237		
	65+	2,865	1,774	1,324	1,448	1,564		
Sub & Child	19 - 24	664	297	236	259	279		
	25 - 29	664	305	236	259	279		
	30 - 34	798	367	242	264	286		
	35 - 39	798	398	251	273	294		
	40 - 44	962	509	253	279	299		
	45 - 49	962	572	315	345	371		
	50 - 54	1,142	724	376	412	447		
	55 - 59	1,142	861	508	555	601		
	60 - 64	1,452	861	619	676	731		
	65+	1,744	1,035	755	826	894		
Sub & Children	19 - 24	908	386	341	373	405		
	25 - 29	908	397	341	373	405		
	30 - 34	1,042	456	336	370	398		
	35 - 39	1,042	489	347	379	408		
	40 - 44	1,216	597	349	381	412		
	45 - 49	1,216	661	412	449	485		
	50 - 54	1,386	815	473	516	560		
	55 - 59	1,386	955	603	661	713		
	60 - 64	1,708	955	714	782	844		
	65+	2,047	1,146	852	931	1,005		
Family	19 - 24	1,328	525	447	490	532		
	25 - 29	1,328	539	447	490	532		
	30 - 34	1,611	661	457	501	539		
	35 - 39	1,611	730	484	527	571		
	40 - 44	1,957	949	508	555	598		
	45 - 49	1,957	1,078	632	691	748		
	50 - 54	2,339	1,378	756	829	895		
	55 - 59	2,339	1,661	1,017	1,111	1,202		
	60 - 64	2,877	1,661	1,239	1,356	1,462		
	65+	3,453	1,992	1,518	1,659	1,788		

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 5.1

Rating Region 1

Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

Tier	Age	PPO Premier 40	PPO Value Basic 40	PPO Simple Choice 50	Percentage Change PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	3%	4%	16%	13%	10%	8%	8%
	1 - 4	7%	12%	22%	16%	14%	13%	12%
	5 - 18	4%	6%	11%	9%	9%	5%	5%
	19 - 24	1%	2%	4%	4%	3%	4%	4%
	25 - 29	1%	3%	5%	4%	3%	4%	4%
	30 - 34	1%	2%	5%	4%	4%	4%	3%
	35 - 39	1%	2%	4%	4%	3%	3%	3%
	40 - 44	1%	2%	6%	5%	4%	3%	3%
	45 - 49	1%	2%	5%	4%	4%	3%	3%
	50 - 54	2%	3%	7%	6%	6%	5%	4%
	55 - 59	2%	2%	4%	3%	3%	3%	2%
	60 - 64	1%	2%	3%	3%	2%	2%	2%
	65+	1%	2%	2%	2%	2%	2%	1%
Sub & Spouse	19 - 24	1%	3%	3%	3%	3%		
	25 - 29	1%	6%	4%	4%	3%		
	30 - 34	0%	4%	4%	4%	3%		
	35 - 39	0%	3%	4%	4%	2%		
	40 - 44	0%	4%	6%	3%	4%		
	45 - 49	0%	4%	3%	4%	3%		
	50 - 54	0%	4%	7%	6%	6%		
	55 - 59	0%	3%	4%	3%	3%		
	60 - 64	2%	3%	3%	3%	2%		
	65+	2%	2%	2%	2%	2%		
Sub & Child	19 - 24	8%	7%	7%	5%	4%		
	25 - 29	8%	8%	7%	5%	4%		
	30 - 34	6%	6%	8%	7%	5%		
	35 - 39	6%	7%	8%	8%	6%		
	40 - 44	6%	6%	8%	6%	5%		
	45 - 49	6%	6%	7%	7%	6%		
	50 - 54	5%	5%	8%	7%	6%		
	55 - 59	5%	5%	5%	4%	4%		
	60 - 64	4%	5%	4%	4%	3%		
	65+	1%	1%	3%	3%	3%		
Sub & Children	19 - 24	11%	19%	5%	4%	1%		
	25 - 29	11%	18%	5%	4%	1%		
	30 - 34	9%	16%	9%	8%	6%		
	35 - 39	9%	16%	9%	8%	6%		
	40 - 44	8%	14%	9%	8%	6%		
	45 - 49	8%	13%	8%	8%	6%		
	50 - 54	8%	11%	8%	7%	6%		
	55 - 59	8%	9%	5%	5%	4%		
	60 - 64	6%	9%	5%	4%	3%		
	65+	0%	3%	4%	4%	3%		
Family	19 - 24	8%	21%	4%	3%	1%		
	25 - 29	8%	22%	5%	4%	1%		
	30 - 34	5%	18%	7%	7%	5%		
	35 - 39	5%	16%	7%	7%	5%		
	40 - 44	4%	14%	8%	6%	5%		
	45 - 49	4%	12%	6%	7%	5%		
	50 - 54	3%	11%	7%	6%	6%		
	55 - 59	3%	8%	4%	4%	4%		
	60 - 64	5%	8%	4%	3%	3%		
	65+	2%	5%	3%	3%	3%		

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 5.2

Rating Region 2

Los Angeles County except those Zip Codes in Region 1

Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/10)

Tier	Age	PPO Premier 40	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO SimpleValue 50 - Generic Rx	PPO SimpleValue 50 - Combo Rx
Subscriber	0	1,283	630	226	244	259	249	262
	1 - 4	282	148	156	166	175	160	168
	5 - 18	274	140	146	158	170	150	158
	19 - 24	396	178	153	168	179	158	168
	25 - 29	396	190	154	169	179	158	168
	30 - 34	506	250	174	189	205	201	212
	35 - 39	506	285	199	218	233	224	239
	40 - 44	674	400	233	252	271	313	341
	45 - 49	674	466	324	351	380	398	437
	50 - 54	838	623	423	459	494	502	572
	55 - 59	838	760	602	656	710	741	851
	60 - 64	1,109	760	760	829	892	954	1,060
	65+	1,330	906	956	1,044	1,124	1,143	1,266
Sub & Spouse	19 - 24	792	356	306	336	358		
	25 - 29	792	380	308	338	358		
	30 - 34	1,019	500	348	378	410		
	35 - 39	1,019	570	398	436	466		
	40 - 44	1,351	800	466	504	542		
	45 - 49	1,351	932	648	702	760		
	50 - 54	1,698	1,246	846	918	988		
	55 - 59	1,698	1,520	1,204	1,312	1,420		
	60 - 64	2,218	1,520	1,520	1,658	1,784		
	65+	2,660	1,812	1,912	2,088	2,248		
Sub & Child	19 - 24	670	318	354	384	408		
	25 - 29	670	330	355	385	408		
	30 - 34	780	390	367	397	425		
	35 - 39	780	425	383	416	444		
	40 - 44	948	540	384	414	444		
	45 - 49	948	606	475	513	553		
	50 - 54	1,112	763	569	617	664		
	55 - 59	1,112	900	748	814	880		
	60 - 64	1,383	900	906	987	1,062		
	65+	1,604	1,046	1,102	1,202	1,294		
Sub & Children	19 - 24	944	458	503	545	580		
	25 - 29	944	470	504	546	580		
	30 - 34	1,054	530	516	557	597		
	35 - 39	1,054	565	530	575	615		
	40 - 44	1,222	680	535	576	616		
	45 - 49	1,222	746	626	675	725		
	50 - 54	1,386	903	715	775	834		
	55 - 59	1,386	1,040	894	972	1,050		
	60 - 64	1,657	1,040	1,052	1,145	1,232		
	65+	1,878	1,186	1,248	1,360	1,464		
Family	19 - 24	1,340	636	656	713	759		
	25 - 29	1,340	660	658	715	759		
	30 - 34	1,560	780	690	746	802		
	35 - 39	1,560	850	729	793	848		
	40 - 44	1,896	1,080	768	828	887		
	45 - 49	1,896	1,212	950	1,026	1,105		
	50 - 54	2,224	1,526	1,138	1,234	1,328		
	55 - 59	2,224	1,800	1,496	1,628	1,760		
	60 - 64	2,766	1,800	1,812	1,974	2,124		
	65+	3,208	2,092	2,204	2,404	2,588		

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 5.2

Rating Region 2

Los Angeles County except those Zip Codes in Region 1

Current Rates - Effective October 1, 2010

Tier	Age	PPO Premier 40	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	1,245	605	201	221	238	233	246
	1 - 4	264	132	134	147	158	144	152
	5 - 18	264	132	134	147	158	144	152
	19 - 24	391	174	149	164	175	153	163
	25 - 29	391	185	149	164	175	153	163
	30 - 34	500	244	168	184	200	195	206
	35 - 39	500	279	193	212	228	218	233
	40 - 44	664	391	224	244	263	304	332
	45 - 49	664	456	314	341	370	387	426
	50 - 54	822	604	404	440	475	482	552
	55 - 59	822	744	586	641	695	725	835
	60 - 64	1,093	744	744	813	877	938	1,044
	65+	1,314	890	940	1,028	1,109	1,127	1,250
Sub & Spouse	19 - 24	791	344	298	327	352		
	25 - 29	791	360	298	327	352		
	30 - 34	1,019	483	338	370	399		
	35 - 39	1,019	552	387	426	461		
	40 - 44	1,351	769	447	491	527		
	45 - 49	1,351	896	629	685	742		
	50 - 54	1,698	1,201	805	879	953		
	55 - 59	1,698	1,478	1,175	1,284	1,386		
	60 - 64	2,181	1,478	1,490	1,628	1,756		
	65+	2,616	1,774	1,881	2,056	2,220		
Sub & Child	19 - 24	628	297	338	370	399		
	25 - 29	628	305	338	370	399		
	30 - 34	740	367	344	376	408		
	35 - 39	740	398	357	391	421		
	40 - 44	897	509	362	397	427		
	45 - 49	897	572	449	491	532		
	50 - 54	1,049	724	536	586	633		
	55 - 59	1,049	861	721	790	853		
	60 - 64	1,350	861	879	962	1,036		
	65+	1,618	1,035	1,075	1,175	1,270		
Sub & Children	19 - 24	859	386	486	533	577		
	25 - 29	859	397	486	533	577		
	30 - 34	962	456	479	526	568		
	35 - 39	962	489	492	539	579		
	40 - 44	1,128	597	498	543	586		
	45 - 49	1,128	661	585	639	690		
	50 - 54	1,289	815	673	735	795		
	55 - 59	1,289	955	859	939	1,015		
	60 - 64	1,577	955	1,016	1,109	1,199		
	65+	1,891	1,146	1,210	1,324	1,429		
Family	19 - 24	1,251	525	638	696	753		
	25 - 29	1,251	539	638	696	753		
	30 - 34	1,488	661	649	712	769		
	35 - 39	1,488	730	685	752	812		
	40 - 44	1,816	949	721	790	852		
	45 - 49	1,816	1,078	901	982	1,061		
	50 - 54	2,163	1,378	1,077	1,177	1,272		
	55 - 59	2,163	1,661	1,447	1,582	1,705		
	60 - 64	2,650	1,661	1,762	1,925	2,079		
	65+	3,178	1,992	2,153	2,354	2,540		

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 5.2

Rating Region 2

Los Angeles County except those Zip Codes in Region 1

Percentage Change

Tier	Age	PPO Premier 40	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	3%	4%	12%	10%	9%	7%	7%
	1 - 4	7%	12%	16%	13%	11%	11%	11%
	5 - 18	4%	6%	9%	7%	8%	4%	4%
	19 - 24	1%	2%	3%	2%	2%	3%	3%
	25 - 29	1%	3%	3%	3%	2%	3%	3%
	30 - 34	1%	2%	4%	3%	2%	3%	3%
	35 - 39	1%	2%	3%	3%	2%	3%	3%
	40 - 44	2%	2%	4%	3%	3%	3%	3%
	45 - 49	2%	2%	3%	3%	3%	3%	3%
	50 - 54	2%	3%	5%	4%	4%	4%	4%
	55 - 59	2%	2%	3%	2%	2%	2%	2%
	60 - 64	1%	2%	2%	2%	2%	2%	2%
	65+	1%	2%	2%	2%	1%	1%	1%
Sub & Spouse	19 - 24	0%	3%	3%	3%	2%		
	25 - 29	0%	6%	3%	3%	2%		
	30 - 34	0%	4%	3%	2%	3%		
	35 - 39	0%	3%	3%	2%	1%		
	40 - 44	0%	4%	4%	3%	3%		
	45 - 49	0%	4%	3%	2%	2%		
	50 - 54	0%	4%	5%	4%	4%		
	55 - 59	0%	3%	2%	2%	2%		
	60 - 64	2%	3%	2%	2%	2%		
	65+	2%	2%	2%	2%	1%		
Sub & Child	19 - 24	7%	7%	5%	4%	2%		
	25 - 29	7%	8%	5%	4%	2%		
	30 - 34	5%	6%	7%	6%	4%		
	35 - 39	5%	7%	7%	6%	5%		
	40 - 44	6%	6%	6%	4%	4%		
	45 - 49	6%	6%	6%	4%	4%		
	50 - 54	6%	5%	6%	5%	5%		
	55 - 59	6%	5%	4%	3%	3%		
	60 - 64	2%	5%	3%	3%	3%		
	65+	-1%	1%	3%	2%	2%		
Sub & Children	19 - 24	10%	19%	3%	2%	1%		
	25 - 29	10%	18%	4%	2%	1%		
	30 - 34	10%	16%	8%	6%	5%		
	35 - 39	10%	16%	8%	7%	6%		
	40 - 44	8%	14%	7%	6%	5%		
	45 - 49	8%	13%	7%	6%	5%		
	50 - 54	8%	11%	6%	5%	5%		
	55 - 59	8%	9%	4%	4%	3%		
	60 - 64	5%	9%	4%	3%	3%		
	65+	-1%	3%	3%	3%	2%		
Family	19 - 24	7%	21%	3%	2%	1%		
	25 - 29	7%	22%	3%	3%	1%		
	30 - 34	5%	18%	6%	5%	4%		
	35 - 39	5%	16%	6%	5%	4%		
	40 - 44	4%	14%	7%	5%	4%		
	45 - 49	4%	12%	5%	4%	4%		
	50 - 54	3%	11%	6%	5%	4%		
	55 - 59	3%	8%	3%	3%	3%		
	60 - 64	4%	8%	3%	3%	2%		
	65+	1%	5%	2%	2%	2%		

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 5.3

Rating Region 3

Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/10)

Tier	Age	PPO Premier 40	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO SimpleValue 50 - Generic Rx	PPO SimpleValue 50 - Combo Rx
Subscriber	0	1,283	526	226	246	259	247	253
	1 - 4	282	121	156	166	176	155	162
	5 - 18	274	113	146	158	171	145	152
	19 - 24	396	146	153	168	179	157	158
	25 - 29	396	159	154	169	179	157	158
	30 - 34	506	211	176	189	205	196	203
	35 - 39	506	233	200	219	233	221	230
	40 - 44	674	327	233	253	272	308	328
	45 - 49	674	383	325	354	383	389	414
	50 - 54	838	516	424	462	497	496	548
	55 - 59	838	628	608	662	712	732	815
	60 - 64	1,109	628	768	838	902	938	1,015
	65+	1,330	751	962	1,051	1,135	1,126	1,215
Sub & Spouse	19 - 24	792	292	306	336	358		
	25 - 29	792	318	308	338	358		
	30 - 34	1,019	422	352	378	410		
	35 - 39	1,019	466	400	438	466		
	40 - 44	1,351	654	466	506	544		
	45 - 49	1,351	766	650	708	766		
	50 - 54	1,698	1,032	848	924	994		
	55 - 59	1,698	1,256	1,216	1,324	1,424		
	60 - 64	2,218	1,256	1,536	1,676	1,804		
	65+	2,660	1,502	1,924	2,102	2,270		
Sub & Child	19 - 24	670	259	354	386	409		
	25 - 29	670	272	355	387	409		
	30 - 34	780	324	369	398	426		
	35 - 39	780	346	384	418	444		
	40 - 44	948	440	384	415	446		
	45 - 49	948	496	476	516	557		
	50 - 54	1,112	629	570	620	668		
	55 - 59	1,112	741	754	820	883		
	60 - 64	1,383	741	914	996	1,073		
	65+	1,604	864	1,108	1,209	1,306		
Sub & Children	19 - 24	944	372	503	546	581		
	25 - 29	944	385	504	547	581		
	30 - 34	1,054	437	518	558	598		
	35 - 39	1,054	459	531	577	616		
	40 - 44	1,222	553	535	577	619		
	45 - 49	1,222	609	627	678	730		
	50 - 54	1,386	742	716	778	839		
	55 - 59	1,386	854	900	978	1,054		
	60 - 64	1,657	854	1,060	1,154	1,244		
	65+	1,878	977	1,254	1,367	1,477		
Family	19 - 24	1,340	518	656	714	760		
	25 - 29	1,340	544	658	716	760		
	30 - 34	1,560	648	694	747	803		
	35 - 39	1,560	692	731	796	849		
	40 - 44	1,896	880	768	830	891		
	45 - 49	1,896	992	952	1,032	1,113		
	50 - 54	2,224	1,258	1,140	1,240	1,336		
	55 - 59	2,224	1,482	1,508	1,640	1,766		
	60 - 64	2,766	1,482	1,828	1,992	2,146		
	65+	3,208	1,728	2,216	2,418	2,612		

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 5.3

Rating Region 3

Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

Current Rates - Effective October 1, 2010

Tier	Age	PPO Premier 40	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	1,245	503	201	223	238	231	237
	1 - 4	264	106	134	147	159	139	146
	5 - 18	264	106	134	147	159	139	146
	19 - 24	391	142	149	164	175	152	153
	25 - 29	391	154	149	164	175	152	153
	30 - 34	500	205	170	184	200	190	197
	35 - 39	500	227	194	213	228	215	224
	40 - 44	664	318	224	245	264	299	319
	45 - 49	664	373	315	344	373	378	403
	50 - 54	822	497	405	443	478	476	528
	55 - 59	822	612	592	647	697	716	799
	60 - 64	1,093	612	752	822	887	922	999
	65+	1,314	735	946	1,035	1,120	1,110	1,199
Sub & Spouse	19 - 24	791	279	299	328	353		
	25 - 29	791	301	299	328	353		
	30 - 34	1,019	403	340	373	404		
	35 - 39	1,019	444	391	427	464		
	40 - 44	1,351	635	450	492	532		
	45 - 49	1,351	741	632	691	748		
	50 - 54	1,698	988	811	888	959		
	55 - 59	1,698	1,218	1,186	1,298	1,400		
	60 - 64	2,181	1,218	1,501	1,641	1,772		
	65+	2,616	1,462	1,898	2,073	2,241		
Sub & Child	19 - 24	628	240	340	373	404		
	25 - 29	628	252	340	373	404		
	30 - 34	740	301	349	380	412		
	35 - 39	740	324	357	392	423		
	40 - 44	897	413	364	399	429		
	45 - 49	897	472	450	492	533		
	50 - 54	1,049	592	542	592	639		
	55 - 59	1,049	704	729	795	859		
	60 - 64	1,350	704	887	970	1,047		
	65+	1,618	847	1,086	1,186	1,279		
Sub & Children	19 - 24	859	313	491	538	579		
	25 - 29	859	324	491	538	579		
	30 - 34	962	372	482	528	571		
	35 - 39	962	397	496	542	584		
	40 - 44	1,128	489	501	550	592		
	45 - 49	1,128	543	590	645	696		
	50 - 54	1,289	664	678	742	801		
	55 - 59	1,289	784	861	946	1,018		
	60 - 64	1,577	784	1,023	1,120	1,208		
	65+	1,891	936	1,222	1,334	1,439		
Family	19 - 24	1,251	426	642	702	759		
	25 - 29	1,251	444	642	702	759		
	30 - 34	1,488	544	655	717	773		
	35 - 39	1,488	590	691	759	818		
	40 - 44	1,816	784	729	795	859		
	45 - 49	1,816	887	907	988	1,070		
	50 - 54	2,163	1,135	1,086	1,186	1,280		
	55 - 59	2,163	1,363	1,456	1,593	1,722		
	60 - 64	2,650	1,363	1,774	1,943	2,095		
	65+	3,178	1,635	2,171	2,376	2,563		

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 5.3

Rating Region 3

Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

		Percentage Change						
Tier	Age	PPO Premier 40	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	3%	5%	12%	10%	9%	7%	7%
	1 - 4	7%	14%	16%	13%	11%	12%	11%
	5 - 18	4%	7%	9%	7%	8%	4%	4%
	19 - 24	1%	3%	3%	2%	2%	3%	3%
	25 - 29	1%	3%	3%	3%	2%	3%	3%
	30 - 34	1%	3%	4%	3%	2%	3%	3%
	35 - 39	1%	3%	3%	3%	2%	3%	3%
	40 - 44	2%	3%	4%	3%	3%	3%	3%
	45 - 49	2%	3%	3%	3%	3%	3%	3%
	50 - 54	2%	4%	5%	4%	4%	4%	4%
	55 - 59	2%	3%	3%	2%	2%	2%	2%
	60 - 64	1%	3%	2%	2%	2%	2%	2%
	65+	1%	2%	2%	2%	1%	1%	1%
Sub & Spouse	19 - 24	0%	5%	2%	2%	1%		
	25 - 29	0%	6%	3%	3%	1%		
	30 - 34	0%	5%	4%	1%	1%		
	35 - 39	0%	5%	2%	3%	0%		
	40 - 44	0%	3%	4%	3%	2%		
	45 - 49	0%	3%	3%	2%	2%		
	50 - 54	0%	4%	5%	4%	4%		
	55 - 59	0%	3%	3%	2%	2%		
	60 - 64	2%	3%	2%	2%	2%		
	65+	2%	3%	1%	1%	1%		
Sub & Child	19 - 24	7%	8%	4%	3%	1%		
	25 - 29	7%	8%	4%	4%	1%		
	30 - 34	5%	8%	6%	5%	3%		
	35 - 39	5%	7%	8%	7%	5%		
	40 - 44	6%	7%	5%	4%	4%		
	45 - 49	6%	5%	6%	5%	5%		
	50 - 54	6%	6%	5%	5%	5%		
	55 - 59	6%	5%	3%	3%	3%		
	60 - 64	2%	5%	3%	3%	2%		
	65+	-1%	2%	2%	2%	2%		
Sub & Children	19 - 24	10%	19%	2%	1%	0%		
	25 - 29	10%	19%	3%	2%	0%		
	30 - 34	10%	17%	7%	6%	5%		
	35 - 39	10%	16%	7%	6%	5%		
	40 - 44	8%	13%	7%	5%	5%		
	45 - 49	8%	12%	6%	5%	5%		
	50 - 54	8%	12%	6%	5%	5%		
	55 - 59	8%	9%	5%	3%	4%		
	60 - 64	5%	9%	4%	3%	3%		
	65+	-1%	4%	3%	2%	3%		
Family	19 - 24	7%	22%	2%	2%	0%		
	25 - 29	7%	23%	2%	2%	0%		
	30 - 34	5%	19%	6%	4%	4%		
	35 - 39	5%	17%	6%	5%	4%		
	40 - 44	4%	12%	5%	4%	4%		
	45 - 49	4%	12%	5%	4%	4%		
	50 - 54	3%	11%	5%	5%	4%		
	55 - 59	3%	9%	4%	3%	3%		
	60 - 64	4%	9%	3%	3%	2%		
	65+	1%	6%	2%	2%	2%		

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 5.4

Rating Region 4

Riverside, San Bernardino, Santa Barbara, and Ventura Counties

Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/10)

Tier	Age	PPO Premier 40	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO SimpleValue 50 - Generic Rx	PPO SimpleValue 50 - Combo Rx
Subscriber	0	1,283	550	217	233	247	206	206
	1 - 4	282	128	146	158	168	134	138
	5 - 18	274	120	136	150	163	124	128
	19 - 24	396	159	144	156	169	131	138
	25 - 29	396	163	145	157	169	131	138
	30 - 34	506	218	165	180	194	168	170
	35 - 39	506	246	190	207	221	186	192
	40 - 44	674	347	221	242	260	261	267
	45 - 49	674	403	308	338	362	328	341
	50 - 54	838	544	400	435	474	417	447
	55 - 59	838	660	576	628	679	612	663
	60 - 64	1,109	660	725	790	852	788	825
	65+	1,330	791	912	998	1,074	944	988
Sub & Spouse	19 - 24	792	318	288	312	338		
	25 - 29	792	326	290	314	338		
	30 - 34	1,019	436	330	360	388		
	35 - 39	1,019	492	380	414	442		
	40 - 44	1,351	694	442	484	520		
	45 - 49	1,351	806	616	676	724		
	50 - 54	1,698	1,088	800	870	948		
	55 - 59	1,698	1,320	1,152	1,256	1,358		
	60 - 64	2,218	1,320	1,450	1,580	1,704		
	65+	2,660	1,582	1,824	1,996	2,148		
Sub & Child	19 - 24	670	279	336	362	388		
	25 - 29	670	283	337	363	388		
	30 - 34	780	338	349	378	405		
	35 - 39	780	366	364	396	423		
	40 - 44	948	467	362	396	426		
	45 - 49	948	523	449	492	528		
	50 - 54	1,112	664	536	585	637		
	55 - 59	1,112	780	712	778	842		
	60 - 64	1,383	780	861	940	1,015		
	65+	1,604	911	1,048	1,148	1,237		
Sub & Children	19 - 24	944	399	475	515	553		
	25 - 29	944	403	476	516	553		
	30 - 34	1,054	458	488	530	569		
	35 - 39	1,054	486	501	547	586		
	40 - 44	1,222	587	503	550	591		
	45 - 49	1,222	643	590	646	693		
	50 - 54	1,386	784	672	735	800		
	55 - 59	1,386	900	848	928	1,005		
	60 - 64	1,657	900	997	1,090	1,178		
	65+	1,878	1,031	1,184	1,298	1,400		
Family	19 - 24	1,340	558	619	671	722		
	25 - 29	1,340	566	621	673	722		
	30 - 34	1,560	676	653	710	763		
	35 - 39	1,560	732	691	754	807		
	40 - 44	1,896	934	724	792	851		
	45 - 49	1,896	1,046	898	984	1,055		
	50 - 54	2,224	1,328	1,072	1,170	1,274		
	55 - 59	2,224	1,560	1,424	1,556	1,684		
	60 - 64	2,766	1,560	1,722	1,880	2,030		
	65+	3,208	1,822	2,096	2,296	2,474		

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 5.4

Rating Region 4

Riverside, San Bernardino, Santa Barbara, and Ventura Counties

Current Rates - Effective October 1, 2010

Tier	Age	PPO Premier 40	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	1,245	526	192	210	227	190	190
	1 - 4	264	113	125	139	151	118	122
	5 - 18	264	113	125	139	151	118	122
	19 - 24	391	155	140	152	165	126	133
	25 - 29	391	158	140	152	165	126	133
	30 - 34	500	212	159	175	189	162	164
	35 - 39	500	240	184	201	216	180	186
	40 - 44	664	338	212	234	252	252	258
	45 - 49	664	393	298	328	352	317	330
	50 - 54	822	525	381	416	455	397	427
	55 - 59	822	644	560	613	664	596	647
	60 - 64	1,093	644	709	774	837	772	809
	65+	1,314	775	896	982	1,059	928	972
Sub & Spouse	19 - 24	791	305	286	310	336		
	25 - 29	791	312	286	310	336		
	30 - 34	1,019	418	322	352	380		
	35 - 39	1,019	469	370	405	438		
	40 - 44	1,351	664	426	466	503		
	45 - 49	1,351	777	601	655	707		
	50 - 54	1,698	1,039	769	841	910		
	55 - 59	1,698	1,279	1,122	1,227	1,324		
	60 - 64	2,181	1,279	1,425	1,555	1,681		
	65+	2,616	1,537	1,797	1,964	2,121		
Sub & Child	19 - 24	628	260	322	352	380		
	25 - 29	628	261	322	352	380		
	30 - 34	740	313	328	362	388		
	35 - 39	740	340	340	370	401		
	40 - 44	897	439	344	379	406		
	45 - 49	897	496	427	468	507		
	50 - 54	1,049	625	513	562	604		
	55 - 59	1,049	747	690	753	812		
	60 - 64	1,350	747	837	919	993		
	65+	1,618	896	1,026	1,122	1,212		
Sub & Children	19 - 24	859	337	464	508	550		
	25 - 29	859	340	464	508	550		
	30 - 34	962	393	457	501	542		
	35 - 39	962	418	468	513	554		
	40 - 44	1,128	512	475	519	562		
	45 - 49	1,128	572	555	607	656		
	50 - 54	1,289	701	642	702	759		
	55 - 59	1,289	827	818	896	966		
	60 - 64	1,577	827	970	1,059	1,144		
	65+	1,891	989	1,156	1,263	1,365		
Family	19 - 24	1,251	458	606	666	718		
	25 - 29	1,251	464	606	666	718		
	30 - 34	1,488	572	619	678	732		
	35 - 39	1,488	625	655	718	773		
	40 - 44	1,816	820	690	753	812		
	45 - 49	1,816	929	859	939	1,012		
	50 - 54	2,163	1,191	1,026	1,122	1,214		
	55 - 59	2,163	1,438	1,383	1,512	1,631		
	60 - 64	2,650	1,438	1,682	1,838	1,985		
	65+	3,178	1,724	2,057	2,249	2,428		

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 5.4

Rating Region 4

Riverside, San Bernardino, Santa Barbara, and Ventura Counties

		Percentage Change						
Tier	Age	PPO Premier 40	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	3%	5%	13%	11%	9%	8%	8%
	1 - 4	7%	13%	17%	14%	11%	14%	13%
	5 - 18	4%	6%	9%	8%	8%	5%	5%
	19 - 24	1%	3%	3%	3%	2%	4%	4%
	25 - 29	1%	3%	4%	3%	2%	4%	4%
	30 - 34	1%	3%	4%	3%	3%	4%	4%
	35 - 39	1%	2%	3%	3%	2%	3%	3%
	40 - 44	2%	3%	4%	3%	3%	4%	3%
	45 - 49	2%	3%	3%	3%	3%	3%	3%
	50 - 54	2%	4%	5%	5%	4%	5%	5%
	55 - 59	2%	2%	3%	2%	2%	3%	2%
	60 - 64	1%	2%	2%	2%	2%	2%	2%
	65+	1%	2%	2%	2%	1%	2%	2%
Sub & Spouse	19 - 24	0%	4%	1%	1%	1%		
	25 - 29	0%	4%	1%	1%	1%		
	30 - 34	0%	4%	2%	2%	2%		
	35 - 39	0%	5%	3%	2%	1%		
	40 - 44	0%	5%	4%	4%	3%		
	45 - 49	0%	4%	2%	3%	2%		
	50 - 54	0%	5%	4%	3%	4%		
	55 - 59	0%	3%	3%	2%	3%		
	60 - 64	2%	3%	2%	2%	1%		
	65+	2%	3%	2%	2%	1%		
Sub & Child	19 - 24	7%	7%	4%	3%	2%		
	25 - 29	7%	8%	5%	3%	2%		
	30 - 34	5%	8%	6%	4%	4%		
	35 - 39	5%	8%	7%	7%	5%		
	40 - 44	6%	6%	5%	4%	5%		
	45 - 49	6%	5%	5%	5%	4%		
	50 - 54	6%	6%	4%	4%	5%		
	55 - 59	6%	4%	3%	3%	4%		
	60 - 64	2%	4%	3%	2%	2%		
	65+	-1%	2%	2%	2%	2%		
Sub & Children	19 - 24	10%	18%	2%	1%	1%		
	25 - 29	10%	19%	3%	2%	1%		
	30 - 34	10%	17%	7%	6%	5%		
	35 - 39	10%	16%	7%	7%	6%		
	40 - 44	8%	15%	6%	6%	5%		
	45 - 49	8%	12%	6%	6%	6%		
	50 - 54	8%	12%	5%	5%	5%		
	55 - 59	8%	9%	4%	4%	4%		
	60 - 64	5%	9%	3%	3%	3%		
	65+	-1%	4%	2%	3%	3%		
Family	19 - 24	7%	22%	2%	1%	1%		
	25 - 29	7%	22%	2%	1%	1%		
	30 - 34	5%	18%	5%	5%	4%		
	35 - 39	5%	17%	5%	5%	4%		
	40 - 44	4%	14%	5%	5%	5%		
	45 - 49	4%	13%	5%	5%	4%		
	50 - 54	3%	12%	4%	4%	5%		
	55 - 59	3%	8%	3%	3%	3%		
	60 - 64	4%	8%	2%	2%	2%		
	65+	1%	6%	2%	2%	2%		

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 5.5

Rating Region 5

Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/10)

Tier	Age	PPO Premier 40	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO SimpleValue 50 - Generic Rx	PPO SimpleValue 50 - Combo Rx
Subscriber	0	1,346	534	219	235	248	229	230
	1 - 4	297	127	150	159	168	148	150
	5 - 18	289	119	140	151	163	138	140
	19 - 24	405	149	147	162	174	144	151
	25 - 29	405	160	148	163	174	144	151
	30 - 34	517	213	166	180	197	181	190
	35 - 39	517	244	192	209	226	205	213
	40 - 44	689	333	222	243	261	286	298
	45 - 49	689	390	311	339	363	361	377
	50 - 54	854	528	407	442	476	458	498
	55 - 59	854	641	582	634	682	672	740
	60 - 64	1,158	641	734	800	861	868	920
	65+	1,384	766	923	1,009	1,085	1,037	1,104
Sub & Spouse	19 - 24	810	298	294	324	348		
	25 - 29	810	320	296	326	348		
	30 - 34	1,045	426	332	360	394		
	35 - 39	1,045	488	384	418	452		
	40 - 44	1,378	666	444	486	522		
	45 - 49	1,378	780	622	678	726		
	50 - 54	1,738	1,056	814	884	952		
	55 - 59	1,738	1,282	1,164	1,268	1,364		
	60 - 64	2,316	1,282	1,468	1,600	1,722		
	65+	2,768	1,532	1,846	2,018	2,170		
Sub & Child	19 - 24	694	268	341	370	394		
	25 - 29	694	279	342	371	394		
	30 - 34	806	332	352	380	408		
	35 - 39	806	363	369	399	428		
	40 - 44	978	452	367	398	427		
	45 - 49	978	509	456	494	529		
	50 - 54	1,143	647	547	593	639		
	55 - 59	1,143	760	722	785	845		
	60 - 64	1,447	760	874	951	1,024		
	65+	1,673	885	1,063	1,160	1,248		
Sub & Children	19 - 24	925	387	484	523	558		
	25 - 29	925	398	485	524	558		
	30 - 34	1,037	451	495	533	573		
	35 - 39	1,037	482	511	551	592		
	40 - 44	1,209	571	512	553	592		
	45 - 49	1,209	628	601	649	694		
	50 - 54	1,374	766	687	744	802		
	55 - 59	1,374	879	862	936	1,008		
	60 - 64	1,678	879	1,014	1,102	1,187		
	65+	1,904	1,004	1,203	1,311	1,411		
Family	19 - 24	1,330	536	631	685	732		
	25 - 29	1,330	558	633	687	732		
	30 - 34	1,554	664	661	713	770		
	35 - 39	1,554	726	703	760	818		
	40 - 44	1,898	904	734	796	853		
	45 - 49	1,898	1,018	912	988	1,057		
	50 - 54	2,228	1,294	1,094	1,186	1,278		
	55 - 59	2,228	1,520	1,444	1,570	1,690		
	60 - 64	2,836	1,520	1,748	1,902	2,048		
	65+	3,288	1,770	2,126	2,320	2,496		

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 5.5

Rating Region 5

Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

Current Rates - Effective October 1, 2010

Tier	Age	PPO Premier 40	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	1,307	511	194	212	228	213	214
	1 - 4	278	112	129	140	151	132	134
	5 - 18	278	112	129	140	151	132	134
	19 - 24	400	145	143	158	170	139	146
	25 - 29	400	155	143	158	170	139	146
	30 - 34	511	207	160	175	192	175	184
	35 - 39	511	238	186	203	221	199	207
	40 - 44	679	324	213	235	253	277	289
	45 - 49	679	380	301	329	353	350	366
	50 - 54	838	509	388	423	457	438	478
	55 - 59	838	625	566	619	667	656	724
	60 - 64	1,142	625	718	784	846	852	904
	65+	1,368	750	907	993	1,070	1,021	1,088
Sub & Spouse	19 - 24	799	285	287	315	340		
	25 - 29	799	305	287	315	340		
	30 - 34	1,045	405	327	357	386		
	35 - 39	1,045	463	375	412	443		
	40 - 44	1,373	638	429	469	508		
	45 - 49	1,373	755	604	664	717		
	50 - 54	1,738	1,012	779	847	918		
	55 - 59	1,738	1,240	1,133	1,239	1,340		
	60 - 64	2,246	1,240	1,437	1,571	1,695		
	65+	2,698	1,490	1,816	1,986	2,144		
Sub & Child	19 - 24	604	245	327	353	386		
	25 - 29	604	260	327	353	386		
	30 - 34	714	307	331	363	392		
	35 - 39	714	338	341	375	405		
	40 - 44	865	425	349	380	414		
	45 - 49	865	483	433	475	511		
	50 - 54	1,017	610	519	566	613		
	55 - 59	1,017	728	697	761	824		
	60 - 64	1,303	728	847	924	1,001		
	65+	1,564	870	1,036	1,135	1,227		
Sub & Children	19 - 24	828	326	468	513	554		
	25 - 29	828	337	468	513	554		
	30 - 34	937	386	464	507	544		
	35 - 39	937	412	475	519	560		
	40 - 44	1,084	504	478	525	566		
	45 - 49	1,084	558	563	616	666		
	50 - 54	1,249	689	649	709	766		
	55 - 59	1,249	801	829	904	975		
	60 - 64	1,528	801	981	1,070	1,156		
	65+	1,832	961	1,170	1,279	1,378		
Family	19 - 24	1,204	443	614	671	726		
	25 - 29	1,204	458	614	671	726		
	30 - 34	1,444	559	627	684	741		
	35 - 39	1,444	617	664	726	783		
	40 - 44	1,751	790	697	760	824		
	45 - 49	1,751	907	867	948	1,024		
	50 - 54	2,088	1,167	1,039	1,135	1,227		
	55 - 59	2,088	1,393	1,394	1,525	1,647		
	60 - 64	2,568	1,393	1,700	1,858	2,008		
	65+	3,081	1,674	2,078	2,271	2,451		

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 5.5

Rating Region 5

Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

Tier	Age	PPO Premier 40	PPO Value Basic 40	PPO Simple Choice 50	Percentage Change PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	3%	5%	13%	11%	9%	8%	7%
	1 - 4	7%	13%	16%	14%	11%	12%	12%
	5 - 18	4%	6%	9%	8%	8%	5%	4%
	19 - 24	1%	3%	3%	3%	2%	4%	3%
	25 - 29	1%	3%	3%	3%	2%	4%	3%
	30 - 34	1%	3%	4%	3%	3%	3%	3%
	35 - 39	1%	3%	3%	3%	2%	3%	3%
	40 - 44	1%	3%	4%	3%	3%	3%	3%
	45 - 49	1%	3%	3%	3%	3%	3%	3%
	50 - 54	2%	4%	5%	4%	4%	5%	4%
	55 - 59	2%	3%	3%	2%	2%	2%	2%
	60 - 64	1%	3%	2%	2%	2%	2%	2%
	65+	1%	2%	2%	2%	1%	2%	1%
Sub & Spouse	19 - 24	1%	5%	2%	3%	2%		
	25 - 29	1%	5%	3%	3%	2%		
	30 - 34	0%	5%	2%	1%	2%		
	35 - 39	0%	5%	2%	1%	2%		
	40 - 44	0%	4%	3%	4%	3%		
	45 - 49	0%	3%	3%	2%	1%		
	50 - 54	0%	4%	4%	4%	4%		
	55 - 59	0%	3%	3%	2%	2%		
	60 - 64	3%	3%	2%	2%	2%		
	65+	3%	3%	2%	2%	1%		
Sub & Child	19 - 24	15%	9%	4%	5%	2%		
	25 - 29	15%	7%	5%	5%	2%		
	30 - 34	13%	8%	6%	5%	4%		
	35 - 39	13%	7%	8%	6%	6%		
	40 - 44	13%	6%	5%	5%	3%		
	45 - 49	13%	5%	5%	4%	4%		
	50 - 54	12%	6%	5%	5%	4%		
	55 - 59	12%	4%	4%	3%	3%		
	60 - 64	11%	4%	3%	3%	2%		
	65+	7%	2%	3%	2%	2%		
Sub & Children	19 - 24	12%	19%	3%	2%	1%		
	25 - 29	12%	18%	4%	2%	1%		
	30 - 34	11%	17%	7%	5%	5%		
	35 - 39	11%	17%	8%	6%	6%		
	40 - 44	12%	13%	7%	5%	5%		
	45 - 49	12%	13%	7%	5%	4%		
	50 - 54	10%	11%	6%	5%	5%		
	55 - 59	10%	10%	4%	4%	3%		
	60 - 64	10%	10%	3%	3%	3%		
	65+	4%	4%	3%	3%	2%		
Family	19 - 24	10%	21%	3%	2%	1%		
	25 - 29	10%	22%	3%	2%	1%		
	30 - 34	8%	19%	5%	4%	4%		
	35 - 39	8%	18%	6%	5%	4%		
	40 - 44	8%	14%	5%	5%	4%		
	45 - 49	8%	12%	5%	4%	3%		
	50 - 54	7%	11%	5%	4%	4%		
	55 - 59	7%	9%	4%	3%	3%		
	60 - 64	10%	9%	3%	2%	2%		
	65+	7%	6%	2%	2%	2%		

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 5.6

Rating Region 6

Orange and San Diego Counties

Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/10)

Tier	Age	PPO Premier 40	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO SimpleValue 50 - Generic Rx	PPO SimpleValue 50 - Combo Rx
Subscriber	0	1,459	594	236	250	267	229	230
	1 - 4	304	141	161	171	181	148	150
	5 - 18	296	133	151	163	176	138	140
	19 - 24	429	171	156	169	186	144	151
	25 - 29	429	179	157	170	186	144	151
	30 - 34	552	239	180	194	212	181	190
	35 - 39	552	260	206	227	241	205	213
	40 - 44	728	369	237	260	281	286	298
	45 - 49	728	434	332	363	391	361	377
	50 - 54	913	582	434	475	510	458	498
	55 - 59	913	710	622	681	733	672	740
	60 - 64	1,237	710	786	857	925	868	922
	65+	1,480	851	988	1,081	1,165	1,037	1,104
Sub & Spouse	19 - 24	858	342	312	338	372		
	25 - 29	858	358	314	340	372		
	30 - 34	1,119	478	360	388	424		
	35 - 39	1,119	520	412	454	482		
	40 - 44	1,473	738	474	520	562		
	45 - 49	1,473	868	664	726	782		
	50 - 54	1,861	1,164	868	950	1,020		
	55 - 59	1,861	1,420	1,244	1,362	1,466		
	60 - 64	2,474	1,420	1,572	1,714	1,850		
	65+	2,960	1,702	1,976	2,162	2,330		
Sub & Child	19 - 24	725	304	365	391	423		
	25 - 29	725	312	366	392	423		
	30 - 34	848	372	381	407	440		
	35 - 39	848	393	397	430	459		
	40 - 44	1,024	502	393	427	460		
	45 - 49	1,024	567	488	530	570		
	50 - 54	1,209	715	585	638	686		
	55 - 59	1,209	843	773	844	909		
	60 - 64	1,533	843	937	1,020	1,101		
	65+	1,776	984	1,139	1,244	1,341		
Sub & Children	19 - 24	1,021	437	519	556	600		
	25 - 29	1,021	445	520	557	600		
	30 - 34	1,144	505	535	573	617		
	35 - 39	1,144	526	549	595	635		
	40 - 44	1,320	635	549	594	638		
	45 - 49	1,320	700	644	697	748		
	50 - 54	1,505	848	736	801	862		
	55 - 59	1,505	976	924	1,007	1,085		
	60 - 64	1,829	976	1,088	1,183	1,277		
	65+	2,072	1,117	1,290	1,407	1,517		
Family	19 - 24	1,450	608	675	725	786		
	25 - 29	1,450	624	677	727	786		
	30 - 34	1,696	744	715	767	829		
	35 - 39	1,696	786	755	822	876		
	40 - 44	2,048	1,004	786	854	919		
	45 - 49	2,048	1,134	976	1,060	1,139		
	50 - 54	2,418	1,430	1,170	1,276	1,372		
	55 - 59	2,418	1,686	1,546	1,688	1,818		
	60 - 64	3,066	1,686	1,874	2,040	2,202		
	65+	3,552	1,968	2,278	2,488	2,682		

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 5.6

Rating Region 6

Orange and San Diego Counties

Current Rates - Effective October 1, 2010

Tier	Age	PPO Premier 40	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	1,418	570	210	227	246	213	214
	1 - 4	285	125	139	151	164	132	134
	5 - 18	285	125	139	151	164	132	134
	19 - 24	424	167	152	165	182	139	146
	25 - 29	424	174	152	165	182	139	146
	30 - 34	546	233	174	189	207	175	184
	35 - 39	546	254	200	221	236	199	207
	40 - 44	718	360	228	252	273	277	289
	45 - 49	718	424	322	353	381	350	366
	50 - 54	897	563	415	456	491	438	478
	55 - 59	897	694	606	666	718	656	724
	60 - 64	1,221	694	770	841	910	852	906
	65+	1,464	835	972	1,065	1,150	1,021	1,088
Sub & Spouse	19 - 24	850	324	306	338	364		
	25 - 29	850	344	306	338	364		
	30 - 34	1,119	457	350	381	414		
	35 - 39	1,119	505	404	440	476		
	40 - 44	1,473	717	464	507	544		
	45 - 49	1,473	835	649	709	769		
	50 - 54	1,861	1,119	834	911	983		
	55 - 59	1,861	1,378	1,215	1,331	1,437		
	60 - 64	2,418	1,378	1,541	1,688	1,820		
	65+	2,901	1,657	1,947	2,131	2,301		
Sub & Child	19 - 24	679	279	350	381	414		
	25 - 29	679	286	350	381	414		
	30 - 34	799	345	353	391	419		
	35 - 39	799	372	369	404	436		
	40 - 44	981	476	375	412	443		
	45 - 49	981	536	464	508	550		
	50 - 54	1,150	676	555	607	656		
	55 - 59	1,150	808	748	818	882		
	60 - 64	1,481	808	911	995	1,075		
	65+	1,779	969	1,111	1,220	1,314		
Sub & Children	19 - 24	930	367	503	551	594		
	25 - 29	930	373	503	551	594		
	30 - 34	1,049	433	496	543	586		
	35 - 39	1,049	457	508	555	603		
	40 - 44	1,228	559	513	563	606		
	45 - 49	1,228	624	604	659	713		
	50 - 54	1,406	761	697	761	824		
	55 - 59	1,406	894	888	972	1,047		
	60 - 64	1,731	894	1,050	1,150	1,239		
	65+	2,077	1,073	1,255	1,373	1,479		
Family	19 - 24	1,357	496	659	719	779		
	25 - 29	1,357	512	659	719	779		
	30 - 34	1,627	628	671	734	794		
	35 - 39	1,627	676	709	779	837		
	40 - 44	1,977	887	748	818	881		
	45 - 49	1,977	1,007	930	1,017	1,099		
	50 - 54	2,370	1,290	1,115	1,220	1,315		
	55 - 59	2,370	1,552	1,499	1,638	1,768		
	60 - 64	2,920	1,552	1,822	1,995	2,153		
	65+	3,506	1,861	2,227	2,437	2,630		

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 5.6

Rating Region 6

Orange and San Diego Counties

Tier	Age	PPO Premier 40	PPO Value Basic 40	PPO Simple Choice 50	Percentage Change PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	3%	4%	12%	10%	9%	8%	7%
	1 - 4	7%	13%	16%	13%	10%	12%	12%
	5 - 18	4%	6%	9%	8%	7%	5%	4%
	19 - 24	1%	2%	3%	2%	2%	4%	3%
	25 - 29	1%	3%	3%	3%	2%	4%	3%
	30 - 34	1%	3%	3%	3%	2%	3%	3%
	35 - 39	1%	2%	3%	3%	2%	3%	3%
	40 - 44	1%	2%	4%	3%	3%	3%	3%
	45 - 49	1%	2%	3%	3%	3%	3%	3%
	50 - 54	2%	3%	5%	4%	4%	5%	4%
	55 - 59	2%	2%	3%	2%	2%	2%	2%
	60 - 64	1%	2%	2%	2%	2%	2%	2%
	65+	1%	2%	2%	2%	1%	2%	1%
Sub & Spouse	19 - 24	1%	6%	2%	0%	2%		
	25 - 29	1%	4%	3%	1%	2%		
	30 - 34	0%	5%	3%	2%	2%		
	35 - 39	0%	3%	2%	3%	1%		
	40 - 44	0%	3%	2%	3%	3%		
	45 - 49	0%	4%	2%	2%	2%		
	50 - 54	0%	4%	4%	4%	4%		
	55 - 59	0%	3%	2%	2%	2%		
	60 - 64	2%	3%	2%	2%	2%		
	65+	2%	3%	1%	1%	1%		
Sub & Child	19 - 24	7%	9%	4%	3%	2%		
	25 - 29	7%	9%	5%	3%	2%		
	30 - 34	6%	8%	8%	4%	5%		
	35 - 39	6%	6%	8%	6%	5%		
	40 - 44	4%	5%	5%	4%	4%		
	45 - 49	4%	6%	5%	4%	4%		
	50 - 54	5%	6%	5%	5%	5%		
	55 - 59	5%	4%	3%	3%	3%		
	60 - 64	4%	4%	3%	3%	2%		
	65+	0%	2%	3%	2%	2%		
Sub & Children	19 - 24	10%	19%	3%	1%	1%		
	25 - 29	10%	19%	3%	1%	1%		
	30 - 34	9%	17%	8%	6%	5%		
	35 - 39	9%	15%	8%	7%	5%		
	40 - 44	7%	14%	7%	6%	5%		
	45 - 49	7%	12%	7%	6%	5%		
	50 - 54	7%	11%	6%	5%	5%		
	55 - 59	7%	9%	4%	4%	4%		
	60 - 64	6%	9%	4%	3%	3%		
	65+	0%	4%	3%	2%	3%		
Family	19 - 24	7%	23%	2%	1%	1%		
	25 - 29	7%	22%	3%	1%	1%		
	30 - 34	4%	18%	7%	4%	4%		
	35 - 39	4%	16%	6%	6%	5%		
	40 - 44	4%	13%	5%	4%	4%		
	45 - 49	4%	13%	5%	4%	4%		
	50 - 54	2%	11%	5%	5%	4%		
	55 - 59	2%	9%	3%	3%	3%		
	60 - 64	5%	9%	3%	2%	2%		
	65+	1%	6%	2%	2%	2%		

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 5.7

Rating Region 7

Fresno, Kern, and Kings Counties

Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/10)

Tier	Age	PPO Premier 40	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO SimpleValue 50 - Generic Rx	PPO SimpleValue 50 - Combo Rx
Subscriber	0	1,592	534	226	246	259	247	255
	1 - 4	326	124	156	166	176	155	165
	5 - 18	318	116	146	158	171	145	155
	19 - 24	463	149	153	168	179	157	162
	25 - 29	463	160	154	169	179	157	162
	30 - 34	593	213	176	189	205	196	207
	35 - 39	593	239	200	218	233	221	235
	40 - 44	783	333	233	253	272	308	333
	45 - 49	783	390	325	354	383	389	425
	50 - 54	976	523	424	462	497	496	559
	55 - 59	976	641	608	662	712	732	831
	60 - 64	1,338	641	768	834	897	938	1,031
	65+	1,602	766	962	1,051	1,135	1,126	1,241
Sub & Spouse	19 - 24	926	298	306	336	358		
	25 - 29	926	320	308	338	358		
	30 - 34	1,198	426	352	378	410		
	35 - 39	1,198	478	400	436	466		
	40 - 44	1,577	666	466	506	544		
	45 - 49	1,577	780	650	708	766		
	50 - 54	2,004	1,046	848	924	994		
	55 - 59	2,004	1,282	1,216	1,324	1,424		
	60 - 64	2,676	1,282	1,536	1,668	1,794		
	65+	3,204	1,532	1,924	2,102	2,270		
Sub & Child	19 - 24	781	265	354	386	409		
	25 - 29	781	276	355	387	409		
	30 - 34	911	329	369	398	426		
	35 - 39	911	355	384	417	444		
	40 - 44	1,101	449	384	415	446		
	45 - 49	1,101	506	476	516	557		
	50 - 54	1,294	639	570	620	668		
	55 - 59	1,294	757	754	820	883		
	60 - 64	1,656	757	914	992	1,068		
	65+	1,920	882	1,108	1,209	1,306		
Sub & Children	19 - 24	1,099	381	503	546	581		
	25 - 29	1,099	392	504	547	581		
	30 - 34	1,229	445	518	558	598		
	35 - 39	1,229	471	531	576	616		
	40 - 44	1,419	565	535	577	619		
	45 - 49	1,419	622	627	678	730		
	50 - 54	1,612	755	716	778	839		
	55 - 59	1,612	873	900	978	1,054		
	60 - 64	1,974	873	1,060	1,150	1,239		
	65+	2,238	998	1,254	1,367	1,477		
Family	19 - 24	1,562	530	656	714	760		
	25 - 29	1,562	552	658	716	760		
	30 - 34	1,822	658	694	747	803		
	35 - 39	1,822	710	731	794	849		
	40 - 44	2,202	898	768	830	891		
	45 - 49	2,202	1,012	952	1,032	1,113		
	50 - 54	2,588	1,278	1,140	1,240	1,336		
	55 - 59	2,588	1,514	1,508	1,640	1,766		
	60 - 64	3,312	1,514	1,828	1,984	2,136		
	65+	3,840	1,764	2,216	2,418	2,612		

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 5.7

Rating Region 7

Fresno, Kern, and Kings Counties

Current Rates - Effective October 1, 2010

Tier	Age	PPO Premier 40	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	1,548	511	201	223	238	231	239
	1 - 4	307	109	134	147	159	139	149
	5 - 18	307	109	134	147	159	139	149
	19 - 24	458	145	149	164	175	152	157
	25 - 29	458	155	149	164	175	152	157
	30 - 34	587	207	170	184	200	190	201
	35 - 39	587	233	194	212	228	215	229
	40 - 44	773	324	224	245	264	299	324
	45 - 49	773	380	315	344	373	378	414
	50 - 54	960	504	405	443	478	476	539
	55 - 59	960	625	592	647	697	716	815
	60 - 64	1,322	625	752	818	882	922	1,015
	65+	1,586	750	946	1,035	1,120	1,110	1,225
Sub & Spouse	19 - 24	917	285	299	328	353		
	25 - 29	917	305	299	328	353		
	30 - 34	1,198	405	340	373	404		
	35 - 39	1,198	457	391	427	461		
	40 - 44	1,577	638	450	492	532		
	45 - 49	1,577	755	632	690	744		
	50 - 54	2,004	999	811	887	957		
	55 - 59	2,004	1,240	1,185	1,292	1,398		
	60 - 64	2,604	1,240	1,501	1,641	1,772		
	65+	3,122	1,490	1,894	2,072	2,237		
Sub & Child	19 - 24	721	244	340	373	404		
	25 - 29	721	254	340	373	404		
	30 - 34	850	305	349	380	412		
	35 - 39	850	332	357	392	423		
	40 - 44	1,042	424	364	399	429		
	45 - 49	1,042	477	450	492	533		
	50 - 54	1,228	603	542	592	639		
	55 - 59	1,228	724	729	795	859		
	60 - 64	1,580	724	887	970	1,045		
	65+	1,896	869	1,082	1,186	1,279		
Sub & Children	19 - 24	988	318	491	538	579		
	25 - 29	988	332	491	538	579		
	30 - 34	1,119	380	482	528	571		
	35 - 39	1,119	405	496	542	584		
	40 - 44	1,308	497	501	544	592		
	45 - 49	1,308	557	590	642	696		
	50 - 54	1,504	676	678	741	801		
	55 - 59	1,504	797	861	945	1,018		
	60 - 64	1,855	797	1,023	1,120	1,207		
	65+	2,226	959	1,222	1,334	1,439		
Family	19 - 24	1,449	437	642	702	759		
	25 - 29	1,449	457	642	702	759		
	30 - 34	1,731	557	655	717	773		
	35 - 39	1,731	605	691	755	817		
	40 - 44	2,110	789	729	795	859		
	45 - 49	2,110	903	907	988	1,068		
	50 - 54	2,536	1,147	1,086	1,186	1,280		
	55 - 59	2,536	1,392	1,456	1,593	1,719		
	60 - 64	3,122	1,392	1,774	1,937	2,095		
	65+	3,747	1,670	2,171	2,372	2,560		

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 5.7

Rating Region 7

Fresno, Kern, and Kings Counties

Tier	Age	PPO Premier 40	PPO Value Basic 40	PPO Simple Choice 50	Percentage Change PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	3%	5%	12%	10%	9%	7%	7%
	1 - 4	6%	14%	16%	13%	11%	12%	11%
	5 - 18	4%	6%	9%	7%	8%	4%	4%
	19 - 24	1%	3%	3%	2%	2%	3%	3%
	25 - 29	1%	3%	3%	3%	2%	3%	3%
	30 - 34	1%	3%	4%	3%	2%	3%	3%
	35 - 39	1%	3%	3%	3%	2%	3%	3%
	40 - 44	1%	3%	4%	3%	3%	3%	3%
	45 - 49	1%	3%	3%	3%	3%	3%	3%
	50 - 54	2%	4%	5%	4%	4%	4%	4%
	55 - 59	2%	3%	3%	2%	2%	2%	2%
	60 - 64	1%	3%	2%	2%	2%	2%	2%
	65+	1%	2%	2%	2%	1%	1%	1%
Sub & Spouse	19 - 24	1%	5%	2%	2%	1%		
	25 - 29	1%	5%	3%	3%	1%		
	30 - 34	0%	5%	4%	1%	1%		
	35 - 39	0%	5%	2%	2%	1%		
	40 - 44	0%	4%	4%	3%	2%		
	45 - 49	0%	3%	3%	3%	3%		
	50 - 54	0%	5%	5%	4%	4%		
	55 - 59	0%	3%	3%	2%	2%		
	60 - 64	3%	3%	2%	2%	1%		
	65+	3%	3%	2%	1%	1%		
Sub & Child	19 - 24	8%	9%	4%	3%	1%		
	25 - 29	8%	9%	4%	4%	1%		
	30 - 34	7%	8%	6%	5%	3%		
	35 - 39	7%	7%	8%	6%	5%		
	40 - 44	6%	6%	5%	4%	4%		
	45 - 49	6%	6%	6%	5%	5%		
	50 - 54	5%	6%	5%	5%	5%		
	55 - 59	5%	5%	3%	3%	3%		
	60 - 64	5%	5%	3%	2%	2%		
	65+	1%	1%	2%	2%	2%		
Sub & Children	19 - 24	11%	20%	2%	1%	0%		
	25 - 29	11%	18%	3%	2%	0%		
	30 - 34	10%	17%	7%	6%	5%		
	35 - 39	10%	16%	7%	6%	5%		
	40 - 44	8%	14%	7%	6%	5%		
	45 - 49	8%	12%	6%	6%	5%		
	50 - 54	7%	12%	6%	5%	5%		
	55 - 59	7%	10%	5%	3%	4%		
	60 - 64	6%	10%	4%	3%	3%		
	65+	1%	4%	3%	2%	3%		
Family	19 - 24	8%	21%	2%	2%	0%		
	25 - 29	8%	21%	2%	2%	0%		
	30 - 34	5%	18%	6%	4%	4%		
	35 - 39	5%	17%	6%	5%	4%		
	40 - 44	4%	14%	5%	4%	4%		
	45 - 49	4%	12%	5%	4%	4%		
	50 - 54	2%	11%	5%	5%	4%		
	55 - 59	2%	9%	4%	3%	3%		
	60 - 64	6%	9%	3%	2%	2%		
	65+	2%	6%	2%	2%	2%		

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 5.8

Rating Region 8

Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter,Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/10)

Tier	Age	PPO Premier 40	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO SimpleValue 50 - Generic Rx	PPO SimpleValue 50 - Combo Rx
Subscriber	0	1,859	925	360	393	420	343	360
	1 - 4	353	211	247	266	281	217	229
	5 - 18	345	203	237	258	276	207	219
	19 - 24	513	264	249	270	291	220	234
	25 - 29	513	273	250	271	291	220	234
	30 - 34	670	364	283	306	333	276	290
	35 - 39	670	410	322	355	380	312	333
	40 - 44	883	573	373	409	441	435	473
	45 - 49	883	674	523	572	616	550	601
	50 - 54	1,105	902	678	738	798	691	789
	55 - 59	1,105	1,108	978	1,066	1,153	1,025	1,178
	60 - 64	1,521	1,108	1,238	1,350	1,454	1,322	1,467
	65+	1,824	1,323	1,557	1,704	1,835	1,584	1,760
Sub & Spouse	19 - 24	1,039	528	498	540	582		
	25 - 29	1,039	546	500	542	582		
	30 - 34	1,357	728	566	612	666		
	35 - 39	1,357	820	644	710	760		
	40 - 44	1,783	1,146	746	818	882		
	45 - 49	1,783	1,348	1,046	1,144	1,232		
	50 - 54	2,275	1,804	1,356	1,476	1,596		
	55 - 59	2,275	2,216	1,956	2,132	2,306		
	60 - 64	3,042	2,216	2,476	2,700	2,908		
	65+	3,648	2,646	3,114	3,408	3,670		
Sub & Child	19 - 24	858	467	569	618	662		
	25 - 29	858	476	570	619	662		
	30 - 34	1,015	567	591	641	690		
	35 - 39	1,015	613	616	675	722		
	40 - 44	1,228	776	615	671	720		
	45 - 49	1,228	877	765	834	895		
	50 - 54	1,450	1,105	915	996	1,074		
	55 - 59	1,450	1,311	1,215	1,324	1,429		
	60 - 64	1,866	1,311	1,475	1,608	1,730		
	65+	2,169	1,526	1,794	1,962	2,111		
Sub & Children	19 - 24	1,203	670	809	879	940		
	25 - 29	1,203	679	810	880	940		
	30 - 34	1,360	770	831	901	967		
	35 - 39	1,360	816	854	934	998		
	40 - 44	1,573	979	857	933	998		
	45 - 49	1,573	1,080	1,007	1,096	1,173		
	50 - 54	1,795	1,308	1,152	1,254	1,350		
	55 - 59	1,795	1,514	1,452	1,582	1,705		
	60 - 64	2,211	1,514	1,712	1,866	2,006		
	65+	2,514	1,729	2,031	2,220	2,387		
Family	19 - 24	1,716	934	1,058	1,149	1,231		
	25 - 29	1,716	952	1,060	1,151	1,231		
	30 - 34	2,030	1,134	1,114	1,207	1,300		
	35 - 39	2,030	1,226	1,176	1,289	1,378		
	40 - 44	2,456	1,552	1,230	1,342	1,439		
	45 - 49	2,456	1,754	1,530	1,668	1,789		
	50 - 54	2,900	2,210	1,830	1,992	2,148		
	55 - 59	2,900	2,622	2,430	2,648	2,858		
	60 - 64	3,732	2,622	2,950	3,216	3,460		
	65+	4,338	3,052	3,588	3,924	4,222		

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 5.8

Rating Region 8

Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter,Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

Current Rates - Effective October 1, 2010

Tier	Age	PPO Premier 40	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	1,810	894	329	363	391	327	344
	1 - 4	333	194	221	242	259	201	213
	5 - 18	333	194	221	242	259	201	213
	19 - 24	508	260	245	266	287	215	229
	25 - 29	508	268	245	266	287	215	229
	30 - 34	664	358	277	301	328	270	284
	35 - 39	664	404	316	349	375	306	327
	40 - 44	873	564	364	401	433	426	464
	45 - 49	873	664	513	562	606	539	590
	50 - 54	1,089	883	659	719	779	671	769
	55 - 59	1,089	1,092	962	1,051	1,138	1,009	1,162
	60 - 64	1,505	1,092	1,222	1,334	1,439	1,306	1,451
	65+	1,808	1,307	1,541	1,688	1,820	1,568	1,744
Sub & Spouse	19 - 24	1,039	509	490	538	579		
	25 - 29	1,039	526	490	538	579		
	30 - 34	1,357	710	554	606	655		
	35 - 39	1,357	797	638	697	753		
	40 - 44	1,783	1,120	734	804	867		
	45 - 49	1,783	1,318	1,030	1,124	1,215		
	50 - 54	2,275	1,760	1,322	1,444	1,562		
	55 - 59	2,275	2,171	1,930	2,107	2,276		
	60 - 64	2,978	2,171	2,441	2,670	2,883		
	65+	3,574	2,607	3,085	3,373	3,642		
Sub & Child	19 - 24	816	439	554	606	655		
	25 - 29	816	452	554	606	655		
	30 - 34	962	539	566	619	667		
	35 - 39	962	585	584	639	690		
	40 - 44	1,173	747	594	649	702		
	45 - 49	1,173	847	734	805	869		
	50 - 54	1,401	1,066	881	964	1,044		
	55 - 59	1,401	1,270	1,186	1,298	1,400		
	60 - 64	1,810	1,270	1,442	1,578	1,702		
	65+	2,175	1,524	1,765	1,930	2,082		
Sub & Children	19 - 24	1,119	570	796	872	945		
	25 - 29	1,119	579	796	872	945		
	30 - 34	1,273	669	787	860	930		
	35 - 39	1,273	715	805	881	952		
	40 - 44	1,485	876	817	892	964		
	45 - 49	1,485	975	959	1,047	1,132		
	50 - 54	1,708	1,197	1,107	1,208	1,302		
	55 - 59	1,708	1,398	1,407	1,540	1,662		
	60 - 64	2,116	1,398	1,666	1,820	1,967		
	65+	2,536	1,681	1,986	2,173	2,343		
Family	19 - 24	1,645	774	1,045	1,144	1,235		
	25 - 29	1,645	789	1,045	1,144	1,235		
	30 - 34	1,970	975	1,068	1,164	1,259		
	35 - 39	1,970	1,061	1,128	1,233	1,330		
	40 - 44	2,391	1,384	1,185	1,292	1,398		
	45 - 49	2,391	1,578	1,477	1,613	1,741		
	50 - 54	2,885	2,021	1,768	1,932	2,085		
	55 - 59	2,885	2,436	2,372	2,595	2,798		
	60 - 64	3,588	2,436	2,886	3,158	3,410		
	65+	4,306	2,919	3,531	3,861	4,169		

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 5.8

Rating Region 8

Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter,Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

		Percentage Change						
Tier	Age	PPO Premier 40	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	3%	3%	9%	8%	7%	5%	5%
	1 - 4	6%	9%	12%	10%	8%	8%	8%
	5 - 18	4%	5%	7%	7%	7%	3%	3%
	19 - 24	1%	2%	2%	2%	1%	2%	2%
	25 - 29	1%	2%	2%	2%	1%	2%	2%
	30 - 34	1%	2%	2%	2%	2%	2%	2%
	35 - 39	1%	1%	2%	2%	1%	2%	2%
	40 - 44	1%	2%	2%	2%	2%	2%	2%
	45 - 49	1%	2%	2%	2%	2%	2%	2%
	50 - 54	1%	2%	3%	3%	2%	3%	3%
	55 - 59	1%	1%	2%	1%	1%	2%	1%
	60 - 64	1%	1%	1%	1%	1%	1%	1%
	65+	1%	1%	1%	1%	1%	1%	1%
Sub & Spouse	19 - 24	0%	4%	2%	0%	1%		
	25 - 29	0%	4%	2%	1%	1%		
	30 - 34	0%	3%	2%	1%	2%		
	35 - 39	0%	3%	1%	2%	1%		
	40 - 44	0%	2%	2%	2%	2%		
	45 - 49	0%	2%	2%	2%	1%		
	50 - 54	0%	2%	3%	2%	2%		
	55 - 59	0%	2%	1%	1%	1%		
	60 - 64	2%	2%	1%	1%	1%		
	65+	2%	1%	1%	1%	1%		
Sub & Child	19 - 24	5%	6%	3%	2%	1%		
	25 - 29	5%	5%	3%	2%	1%		
	30 - 34	6%	5%	4%	4%	3%		
	35 - 39	6%	5%	5%	6%	5%		
	40 - 44	5%	4%	4%	3%	3%		
	45 - 49	5%	4%	4%	4%	3%		
	50 - 54	3%	4%	4%	3%	3%		
	55 - 59	3%	3%	2%	2%	2%		
	60 - 64	3%	3%	2%	2%	2%		
	65+	0%	0%	2%	2%	1%		
Sub & Children	19 - 24	8%	18%	2%	1%	-1%		
	25 - 29	8%	17%	2%	1%	-1%		
	30 - 34	7%	15%	6%	5%	4%		
	35 - 39	7%	14%	6%	6%	5%		
	40 - 44	6%	12%	5%	5%	4%		
	45 - 49	6%	11%	5%	5%	4%		
	50 - 54	5%	9%	4%	4%	4%		
	55 - 59	5%	8%	3%	3%	3%		
	60 - 64	4%	8%	3%	3%	2%		
	65+	-1%	3%	2%	2%	2%		
Family	19 - 24	4%	21%	1%	0%	0%		
	25 - 29	4%	21%	1%	1%	0%		
	30 - 34	3%	16%	4%	4%	3%		
	35 - 39	3%	16%	4%	5%	4%		
	40 - 44	3%	12%	4%	4%	3%		
	45 - 49	3%	11%	4%	3%	3%		
	50 - 54	1%	9%	4%	3%	3%		
	55 - 59	1%	8%	2%	2%	2%		
	60 - 64	4%	8%	2%	2%	1%		
	65+	1%	5%	2%	2%	1%		

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 5.9

Rating Region 9

Imperial and San Luis Obispo Counties

Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/10)

Tier	Age	PPO Premier 40	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO SimpleValue 50 - Generic Rx	PPO SimpleValue 50 - Combo Rx
Subscriber	0	1,859	925	360	393	420	343	360
	1 - 4	353	211	247	266	281	217	229
	5 - 18	345	203	237	258	276	207	219
	19 - 24	513	264	249	270	291	220	234
	25 - 29	513	273	250	271	291	220	234
	30 - 34	670	364	283	306	333	276	290
	35 - 39	670	410	322	355	380	312	333
	40 - 44	883	573	373	409	441	435	473
	45 - 49	883	674	523	572	616	550	601
	50 - 54	1,105	902	678	738	798	691	789
	55 - 59	1,105	1,108	978	1,066	1,153	1,025	1,178
	60 - 64	1,521	1,108	1,238	1,350	1,454	1,322	1,467
	65+	1,824	1,323	1,557	1,704	1,835	1,584	1,760
Sub & Spouse	19 - 24	1,039	528	498	540	582		
	25 - 29	1,039	546	500	542	582		
	30 - 34	1,357	728	566	612	666		
	35 - 39	1,357	820	644	710	760		
	40 - 44	1,783	1,146	746	818	882		
	45 - 49	1,783	1,348	1,046	1,144	1,232		
	50 - 54	2,275	1,804	1,356	1,476	1,596		
	55 - 59	2,275	2,216	1,956	2,132	2,306		
	60 - 64	3,042	2,216	2,476	2,700	2,908		
	65+	3,648	2,646	3,114	3,408	3,670		
Sub & Child	19 - 24	858	467	569	618	662		
	25 - 29	858	476	570	619	662		
	30 - 34	1,015	567	591	641	690		
	35 - 39	1,015	613	616	675	722		
	40 - 44	1,228	776	615	671	720		
	45 - 49	1,228	877	765	834	895		
	50 - 54	1,450	1,105	915	996	1,074		
	55 - 59	1,450	1,311	1,215	1,324	1,429		
	60 - 64	1,866	1,311	1,475	1,608	1,730		
	65+	2,169	1,526	1,794	1,962	2,111		
Sub & Children	19 - 24	1,203	670	809	879	940		
	25 - 29	1,203	679	810	880	940		
	30 - 34	1,360	770	831	901	967		
	35 - 39	1,360	816	854	934	998		
	40 - 44	1,573	979	857	933	998		
	45 - 49	1,573	1,080	1,007	1,096	1,173		
	50 - 54	1,795	1,308	1,152	1,254	1,350		
	55 - 59	1,795	1,514	1,452	1,582	1,705		
	60 - 64	2,211	1,514	1,712	1,866	2,006		
	65+	2,514	1,729	2,031	2,220	2,387		
Family	19 - 24	1,716	934	1,058	1,149	1,231		
	25 - 29	1,716	952	1,060	1,151	1,231		
	30 - 34	2,030	1,134	1,114	1,207	1,300		
	35 - 39	2,030	1,226	1,176	1,289	1,378		
	40 - 44	2,456	1,552	1,230	1,342	1,439		
	45 - 49	2,456	1,754	1,530	1,668	1,789		
	50 - 54	2,900	2,210	1,830	1,992	2,148		
	55 - 59	2,900	2,622	2,430	2,648	2,858		
	60 - 64	3,732	2,622	2,950	3,216	3,460		
	65+	4,338	3,052	3,588	3,924	4,222		

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 5.9

Rating Region 9

Imperial and San Luis Obispo Counties

Current Rates - Effective October 1, 2010

Tier	Age	PPO Premier 40	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	1,810	894	329	363	391	327	344
	1 - 4	333	194	221	242	259	201	213
	5 - 18	333	194	221	242	259	201	213
	19 - 24	508	260	245	266	287	215	229
	25 - 29	508	268	245	266	287	215	229
	30 - 34	664	358	277	301	328	270	284
	35 - 39	664	404	316	349	375	306	327
	40 - 44	873	564	364	401	433	426	464
	45 - 49	873	664	513	562	606	539	590
	50 - 54	1,089	883	659	719	779	671	769
	55 - 59	1,089	1,092	962	1,051	1,138	1,009	1,162
	60 - 64	1,505	1,092	1,222	1,334	1,439	1,306	1,451
	65+	1,808	1,307	1,541	1,688	1,820	1,568	1,744
Sub & Spouse	19 - 24	1,039	509	490	538	579		
	25 - 29	1,039	526	490	538	579		
	30 - 34	1,357	710	554	606	655		
	35 - 39	1,357	797	638	697	753		
	40 - 44	1,783	1,120	734	804	867		
	45 - 49	1,783	1,318	1,030	1,124	1,215		
	50 - 54	2,275	1,760	1,322	1,444	1,562		
	55 - 59	2,275	2,171	1,930	2,107	2,276		
	60 - 64	2,978	2,171	2,441	2,670	2,883		
	65+	3,574	2,607	3,085	3,373	3,642		
Sub & Child	19 - 24	816	439	554	606	655		
	25 - 29	816	452	554	606	655		
	30 - 34	962	539	566	619	667		
	35 - 39	962	585	584	639	690		
	40 - 44	1,173	747	594	649	702		
	45 - 49	1,173	847	734	805	869		
	50 - 54	1,401	1,066	881	964	1,044		
	55 - 59	1,401	1,270	1,186	1,298	1,400		
	60 - 64	1,810	1,270	1,442	1,578	1,702		
	65+	2,175	1,524	1,765	1,930	2,082		
Sub & Children	19 - 24	1,119	570	796	872	945		
	25 - 29	1,119	579	796	872	945		
	30 - 34	1,273	669	787	860	930		
	35 - 39	1,273	715	805	881	952		
	40 - 44	1,485	876	817	892	964		
	45 - 49	1,485	975	959	1,047	1,132		
	50 - 54	1,708	1,197	1,107	1,208	1,302		
	55 - 59	1,708	1,398	1,407	1,540	1,662		
	60 - 64	2,116	1,398	1,666	1,820	1,967		
	65+	2,536	1,681	1,986	2,173	2,343		
Family	19 - 24	1,645	774	1,045	1,144	1,235		
	25 - 29	1,645	789	1,045	1,144	1,235		
	30 - 34	1,970	975	1,068	1,164	1,259		
	35 - 39	1,970	1,061	1,128	1,233	1,330		
	40 - 44	2,391	1,384	1,185	1,292	1,398		
	45 - 49	2,391	1,578	1,477	1,613	1,741		
	50 - 54	2,885	2,021	1,768	1,932	2,085		
	55 - 59	2,885	2,436	2,372	2,595	2,798		
	60 - 64	3,588	2,436	2,886	3,158	3,410		
	65+	4,306	2,919	3,531	3,861	4,169		

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 5.9

Rating Region 9

Imperial and San Luis Obispo Counties

Tier	Age	PPO Premier 40	PPO Value Basic 40	PPO Simple Choice 50	Percentage Change PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	3%	3%	9%	8%	7%	5%	5%
	1 - 4	6%	9%	12%	10%	8%	8%	8%
	5 - 18	4%	5%	7%	7%	7%	3%	3%
	19 - 24	1%	2%	2%	2%	1%	2%	2%
	25 - 29	1%	2%	2%	2%	1%	2%	2%
	30 - 34	1%	2%	2%	2%	2%	2%	2%
	35 - 39	1%	1%	2%	2%	1%	2%	2%
	40 - 44	1%	2%	2%	2%	2%	2%	2%
	45 - 49	1%	2%	2%	2%	2%	2%	2%
	50 - 54	1%	2%	3%	3%	2%	3%	3%
	55 - 59	1%	1%	2%	1%	1%	2%	1%
	60 - 64	1%	1%	1%	1%	1%	1%	1%
	65+	1%	1%	1%	1%	1%	1%	1%
Sub & Spouse	19 - 24	0%	4%	2%	0%	1%		
	25 - 29	0%	4%	2%	1%	1%		
	30 - 34	0%	3%	2%	1%	2%		
	35 - 39	0%	3%	1%	2%	1%		
	40 - 44	0%	2%	2%	2%	2%		
	45 - 49	0%	2%	2%	2%	1%		
	50 - 54	0%	2%	3%	2%	2%		
	55 - 59	0%	2%	1%	1%	1%		
	60 - 64	2%	2%	1%	1%	1%		
	65+	2%	1%	1%	1%	1%		
Sub & Child	19 - 24	5%	6%	3%	2%	1%		
	25 - 29	5%	5%	3%	2%	1%		
	30 - 34	6%	5%	4%	4%	3%		
	35 - 39	6%	5%	5%	6%	5%		
	40 - 44	5%	4%	4%	3%	3%		
	45 - 49	5%	4%	4%	4%	3%		
	50 - 54	3%	4%	4%	3%	3%		
	55 - 59	3%	3%	2%	2%	2%		
	60 - 64	3%	3%	2%	2%	2%		
	65+	0%	0%	2%	2%	1%		
Sub & Children	19 - 24	8%	18%	2%	1%	-1%		
	25 - 29	8%	17%	2%	1%	-1%		
	30 - 34	7%	15%	6%	5%	4%		
	35 - 39	7%	14%	6%	6%	5%		
	40 - 44	6%	12%	5%	5%	4%		
	45 - 49	6%	11%	5%	5%	4%		
	50 - 54	5%	9%	4%	4%	4%		
	55 - 59	5%	8%	3%	3%	3%		
	60 - 64	4%	8%	3%	3%	2%		
	65+	-1%	3%	2%	2%	2%		
Family	19 - 24	4%	21%	1%	0%	0%		
	25 - 29	4%	21%	1%	1%	0%		
	30 - 34	3%	16%	4%	4%	3%		
	35 - 39	3%	16%	4%	5%	4%		
	40 - 44	3%	12%	4%	4%	3%		
	45 - 49	3%	11%	4%	3%	3%		
	50 - 54	1%	9%	4%	3%	3%		
	55 - 59	1%	8%	2%	2%	2%		
	60 - 64	4%	8%	2%	2%	1%		
	65+	1%	5%	2%	2%	1%		

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental and Vision

Exhibit 6.1

Rating Region 1

Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/10)

Tier	Age	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO SimpleValue Value 50 - Comb Rx	PPO SimpleValue Value 50 - Generic Rx
Subscriber	0	655	187	198	208	243	254
	1 - 4	173	138	146	150	165	173
	5 - 18	165	128	138	145	155	163
	19 - 24	203	133	143	152	163	170
	25 - 29	215	134	144	152	163	170
	30 - 34	275	148	160	169	200	209
	35 - 39	310	166	180	189	222	233
	40 - 44	425	191	203	217	298	323
	45 - 49	491	253	276	294	372	405
	50 - 54	648	328	353	379	465	526
	55 - 59	785	453	490	530	672	765
	60 - 64	785	566	613	656	855	947
	65+	931	703	765	822	1,020	1,130
Sub & Spouse	19 - 24	406	266	286	304		
	25 - 29	430	268	288	304		
	30 - 34	550	296	320	338		
	35 - 39	620	332	360	378		
	40 - 44	850	382	406	434		
	45 - 49	982	506	552	588		
	50 - 54	1,296	656	706	758		
	55 - 59	1,570	906	980	1,060		
	60 - 64	1,570	1,132	1,226	1,312		
	65+	1,862	1,406	1,530	1,644		
Sub & Child	19 - 24	368	302	322	339		
	25 - 29	380	303	323	339		
	30 - 34	440	311	333	350		
	35 - 39	475	322	346	363		
	40 - 44	590	324	345	365		
	45 - 49	656	386	418	442		
	50 - 54	813	456	491	524		
	55 - 59	950	581	628	675		
	60 - 64	950	694	751	801		
	65+	1,096	831	903	967		
Sub & Children	19 - 24	533	433	463	486		
	25 - 29	545	434	464	486		
	30 - 34	605	442	474	497		
	35 - 39	640	452	485	509		
	40 - 44	755	457	487	512		
	45 - 49	821	519	560	589		
	50 - 54	978	584	629	669		
	55 - 59	1,115	709	766	820		
	60 - 64	1,115	822	889	946		
	65+	1,261	959	1,041	1,112		
Family	19 - 24	736	566	606	638		
	25 - 29	760	568	608	638		
	30 - 34	880	590	634	666		
	35 - 39	950	618	665	698		
	40 - 44	1,180	648	690	729		
	45 - 49	1,312	772	836	883		
	50 - 54	1,626	912	982	1,048		
	55 - 59	1,900	1,162	1,256	1,350		
	60 - 64	1,900	1,388	1,502	1,602		
	65+	2,192	1,662	1,806	1,934		

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental and Vision

Exhibit 6.1

Rating Region 1

Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

Current Rates - Effective October 1, 2010

Tier	Age	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	630	165	178	191	227	238
	1 - 4	157	118	129	135	149	157
	5 - 18	157	118	129	135	149	157
	19 - 24	199	129	139	148	158	165
	25 - 29	210	129	139	148	158	165
	30 - 34	269	142	155	164	194	203
	35 - 39	304	160	174	184	216	227
	40 - 44	416	182	195	209	289	314
	45 - 49	481	243	266	284	361	394
	50 - 54	629	309	334	360	445	506
	55 - 59	769	437	475	515	656	749
	60 - 64	769	550	597	641	839	931
	65+	915	687	749	807	1,004	1,114
Sub & Spouse	19 - 24	394	259	279	296		
	25 - 29	410	259	279	296		
	30 - 34	533	286	309	329		
	35 - 39	602	321	349	372		
	40 - 44	819	364	395	420		
	45 - 49	946	491	534	571		
	50 - 54	1,251	616	669	721		
	55 - 59	1,528	876	954	1,026		
	60 - 64	1,528	1,100	1,196	1,287		
	65+	1,824	1,374	1,498	1,614		
Sub & Child	19 - 24	347	286	309	329		
	25 - 29	355	286	309	329		
	30 - 34	417	292	314	336		
	35 - 39	448	301	323	344		
	40 - 44	559	303	329	349		
	45 - 49	622	365	395	421		
	50 - 54	774	426	462	497		
	55 - 59	911	558	605	651		
	60 - 64	911	669	726	781		
	65+	1,085	805	876	944		
Sub & Children	19 - 24	461	416	448	480		
	25 - 29	472	416	448	480		
	30 - 34	531	411	445	473		
	35 - 39	564	422	454	483		
	40 - 44	672	424	456	487		
	45 - 49	736	487	524	560		
	50 - 54	890	548	591	635		
	55 - 59	1,030	678	736	788		
	60 - 64	1,030	789	857	919		
	65+	1,221	927	1,006	1,080		
Family	19 - 24	625	547	590	632		
	25 - 29	639	547	590	632		
	30 - 34	761	557	601	639		
	35 - 39	830	584	627	671		
	40 - 44	1,049	608	655	698		
	45 - 49	1,178	732	791	848		
	50 - 54	1,478	856	929	995		
	55 - 59	1,761	1,117	1,211	1,302		
	60 - 64	1,761	1,339	1,456	1,562		
	65+	2,092	1,618	1,759	1,888		

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental and Vision

Exhibit 6.1

Rating Region 1

Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

		Percentage Change					
Tier	Age	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	4%	13%	11%	9%	7%	7%
	1 - 4	10%	17%	13%	11%	11%	10%
	5 - 18	5%	8%	7%	7%	4%	4%
	19 - 24	2%	3%	3%	3%	3%	3%
	25 - 29	2%	4%	4%	3%	3%	3%
	30 - 34	2%	4%	3%	3%	3%	3%
	35 - 39	2%	4%	3%	3%	3%	3%
	40 - 44	2%	5%	4%	4%	3%	3%
	45 - 49	2%	4%	4%	4%	3%	3%
	50 - 54	3%	6%	6%	5%	4%	4%
	55 - 59	2%	4%	3%	3%	2%	2%
	60 - 64	2%	3%	3%	2%	2%	2%
	65+	2%	2%	2%	2%	2%	1%
Sub & Spouse	19 - 24	3%	3%	3%	3%		
	25 - 29	5%	3%	3%	3%		
	30 - 34	3%	3%	4%	3%		
	35 - 39	3%	3%	3%	2%		
	40 - 44	4%	5%	3%	3%		
	45 - 49	4%	3%	3%	3%		
	50 - 54	4%	6%	6%	5%		
	55 - 59	3%	3%	3%	3%		
	60 - 64	3%	3%	3%	2%		
	65+	2%	2%	2%	2%		
Sub & Child	19 - 24	6%	6%	4%	3%		
	25 - 29	7%	6%	5%	3%		
	30 - 34	6%	7%	6%	4%		
	35 - 39	6%	7%	7%	6%		
	40 - 44	6%	7%	5%	5%		
	45 - 49	5%	6%	6%	5%		
	50 - 54	5%	7%	6%	5%		
	55 - 59	4%	4%	4%	4%		
	60 - 64	4%	4%	3%	3%		
	65+	1%	3%	3%	2%		
Sub & Children	19 - 24	16%	4%	3%	1%		
	25 - 29	15%	4%	4%	1%		
	30 - 34	14%	8%	7%	5%		
	35 - 39	13%	7%	7%	5%		
	40 - 44	12%	8%	7%	5%		
	45 - 49	12%	7%	7%	5%		
	50 - 54	10%	7%	6%	5%		
	55 - 59	8%	5%	4%	4%		
	60 - 64	8%	4%	4%	3%		
	65+	3%	3%	3%	3%		
Family	19 - 24	18%	3%	3%	1%		
	25 - 29	19%	4%	3%	1%		
	30 - 34	16%	6%	5%	4%		
	35 - 39	14%	6%	6%	4%		
	40 - 44	12%	7%	5%	4%		
	45 - 49	11%	5%	6%	4%		
	50 - 54	10%	7%	6%	5%		
	55 - 59	8%	4%	4%	4%		
	60 - 64	8%	4%	3%	3%		
	65+	5%	3%	3%	2%		

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental and Vision

Exhibit 6.2

Rating Region 2

Los Angeles County except those Zip Codes in Region 1

Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/10)

Tier	Age	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO SimpleValue Value 50 - Comb Rx	PPO SimpleValue Value 50 - Generic Rx
Subscriber	0	655	251	269	284	274	287
	1 - 4	173	181	191	200	185	193
	5 - 18	165	171	183	195	175	183
	19 - 24	203	178	193	204	183	193
	25 - 29	215	179	194	204	183	193
	30 - 34	275	199	214	230	226	237
	35 - 39	310	224	243	258	249	264
	40 - 44	425	258	277	296	338	366
	45 - 49	491	349	376	405	423	462
	50 - 54	648	448	484	519	527	597
	55 - 59	785	627	681	735	766	876
	60 - 64	785	785	854	917	979	1,085
	65+	931	981	1,069	1,149	1,168	1,291
Sub & Spouse	19 - 24	406	356	386	408		
	25 - 29	430	358	388	408		
	30 - 34	550	398	428	460		
	35 - 39	620	448	486	516		
	40 - 44	850	516	554	592		
	45 - 49	982	698	752	810		
	50 - 54	1,296	896	968	1,038		
	55 - 59	1,570	1,254	1,362	1,470		
	60 - 64	1,570	1,570	1,708	1,834		
	65+	1,862	1,962	2,138	2,298		
Sub & Child	19 - 24	368	404	434	458		
	25 - 29	380	405	435	458		
	30 - 34	440	417	447	475		
	35 - 39	475	433	466	494		
	40 - 44	590	434	464	494		
	45 - 49	656	525	563	603		
	50 - 54	813	619	667	714		
	55 - 59	950	798	864	930		
	60 - 64	950	956	1,037	1,112		
	65+	1,096	1,152	1,252	1,344		
Sub & Children	19 - 24	533	578	620	655		
	25 - 29	545	579	621	655		
	30 - 34	605	591	632	672		
	35 - 39	640	605	650	690		
	40 - 44	755	610	651	691		
	45 - 49	821	701	750	800		
	50 - 54	978	790	850	909		
	55 - 59	1,115	969	1,047	1,125		
	60 - 64	1,115	1,127	1,220	1,307		
	65+	1,261	1,323	1,435	1,539		
Family	19 - 24	736	756	813	859		
	25 - 29	760	758	815	859		
	30 - 34	880	790	846	902		
	35 - 39	950	829	893	948		
	40 - 44	1,180	868	928	987		
	45 - 49	1,312	1,050	1,126	1,205		
	50 - 54	1,626	1,238	1,334	1,428		
	55 - 59	1,900	1,596	1,728	1,860		
	60 - 64	1,900	1,912	2,074	2,224		
	65+	2,192	2,304	2,504	2,688		

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental and Vision

Exhibit 6.2

Rating Region 2

Los Angeles County except those Zip Codes in Region 1

Current Rates - Effective October 1, 2010

Tier	Age	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	630	226	246	263	258	271
	1 - 4	157	159	172	183	169	177
	5 - 18	157	159	172	183	169	177
	19 - 24	199	174	189	200	178	188
	25 - 29	210	174	189	200	178	188
	30 - 34	269	193	209	225	220	231
	35 - 39	304	218	237	253	243	258
	40 - 44	416	249	269	288	329	357
	45 - 49	481	339	366	395	412	451
	50 - 54	629	429	465	500	507	577
	55 - 59	769	611	666	720	750	860
	60 - 64	769	769	838	902	963	1,069
	65+	915	965	1,053	1,134	1,152	1,275
Sub & Spouse	19 - 24	394	348	377	402		
	25 - 29	410	348	377	402		
	30 - 34	533	388	420	449		
	35 - 39	602	437	476	511		
	40 - 44	819	497	541	577		
	45 - 49	946	679	735	792		
	50 - 54	1,251	855	929	1,003		
	55 - 59	1,528	1,225	1,334	1,436		
	60 - 64	1,528	1,540	1,678	1,806		
	65+	1,824	1,931	2,106	2,270		
Sub & Child	19 - 24	347	388	420	449		
	25 - 29	355	388	420	449		
	30 - 34	417	394	426	458		
	35 - 39	448	407	441	471		
	40 - 44	559	412	447	477		
	45 - 49	622	499	541	582		
	50 - 54	774	586	636	683		
	55 - 59	911	771	840	903		
	60 - 64	911	929	1,012	1,086		
	65+	1,085	1,125	1,225	1,320		
Sub & Children	19 - 24	461	561	608	652		
	25 - 29	472	561	608	652		
	30 - 34	531	554	601	643		
	35 - 39	564	567	614	654		
	40 - 44	672	573	618	661		
	45 - 49	736	660	714	765		
	50 - 54	890	748	810	870		
	55 - 59	1,030	934	1,014	1,090		
	60 - 64	1,030	1,091	1,184	1,274		
	65+	1,221	1,285	1,399	1,504		
Family	19 - 24	625	738	796	853		
	25 - 29	639	738	796	853		
	30 - 34	761	749	812	869		
	35 - 39	830	785	852	912		
	40 - 44	1,049	821	890	952		
	45 - 49	1,178	1,001	1,082	1,161		
	50 - 54	1,478	1,177	1,277	1,372		
	55 - 59	1,761	1,547	1,682	1,805		
	60 - 64	1,761	1,862	2,025	2,179		
	65+	2,092	2,253	2,454	2,640		

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental and Vision

Exhibit 6.2

Rating Region 2

Los Angeles County except those Zip Codes in Region 1

		Percentage Change					
Tier	Age	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	4%	11%	9%	8%	6%	6%
	1 - 4	10%	14%	11%	9%	9%	9%
	5 - 18	5%	8%	6%	7%	4%	3%
	19 - 24	2%	2%	2%	2%	3%	3%
	25 - 29	2%	3%	3%	2%	3%	3%
	30 - 34	2%	3%	2%	2%	3%	3%
	35 - 39	2%	3%	3%	2%	2%	2%
	40 - 44	2%	4%	3%	3%	3%	3%
	45 - 49	2%	3%	3%	3%	3%	2%
	50 - 54	3%	4%	4%	4%	4%	3%
	55 - 59	2%	3%	2%	2%	2%	2%
	60 - 64	2%	2%	2%	2%	2%	1%
	65+	2%	2%	2%	1%	1%	1%
Sub & Spouse	19 - 24	3%	2%	2%	1%		
	25 - 29	5%	3%	3%	1%		
	30 - 34	3%	3%	2%	2%		
	35 - 39	3%	3%	2%	1%		
	40 - 44	4%	4%	2%	3%		
	45 - 49	4%	3%	2%	2%		
	50 - 54	4%	5%	4%	3%		
	55 - 59	3%	2%	2%	2%		
	60 - 64	3%	2%	2%	2%		
	65+	2%	2%	2%	1%		
Sub & Child	19 - 24	6%	4%	3%	2%		
	25 - 29	7%	4%	4%	2%		
	30 - 34	6%	6%	5%	4%		
	35 - 39	6%	6%	6%	5%		
	40 - 44	6%	5%	4%	4%		
	45 - 49	5%	5%	4%	4%		
	50 - 54	5%	6%	5%	5%		
	55 - 59	4%	4%	3%	3%		
	60 - 64	4%	3%	2%	2%		
	65+	1%	2%	2%	2%		
Sub & Children	19 - 24	16%	3%	2%	0%		
	25 - 29	15%	3%	2%	0%		
	30 - 34	14%	7%	5%	5%		
	35 - 39	13%	7%	6%	6%		
	40 - 44	12%	6%	5%	5%		
	45 - 49	12%	6%	5%	5%		
	50 - 54	10%	6%	5%	4%		
	55 - 59	8%	4%	3%	3%		
	60 - 64	8%	3%	3%	3%		
	65+	3%	3%	3%	2%		
Family	19 - 24	18%	2%	2%	1%		
	25 - 29	19%	3%	2%	1%		
	30 - 34	16%	5%	4%	4%		
	35 - 39	14%	6%	5%	4%		
	40 - 44	12%	6%	4%	4%		
	45 - 49	11%	5%	4%	4%		
	50 - 54	10%	5%	4%	4%		
	55 - 59	8%	3%	3%	3%		
	60 - 64	8%	3%	2%	2%		
	65+	5%	2%	2%	2%		

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental and Vision

Exhibit 6.3

Rating Region 3

Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/10)

Tier	Age	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO SimpleValue Value 50 - Comb Rx	PPO SimpleValue Value 50 - Generic Rx
Subscriber	0	551	251	271	284	272	278
	1 - 4	146	181	191	201	180	187
	5 - 18	138	171	183	196	170	177
	19 - 24	171	178	193	204	182	183
	25 - 29	184	179	194	204	182	183
	30 - 34	236	201	214	230	221	228
	35 - 39	258	225	244	258	246	255
	40 - 44	352	258	278	297	333	353
	45 - 49	408	350	379	408	414	439
	50 - 54	541	449	487	522	521	573
	55 - 59	653	633	687	737	757	840
	60 - 64	653	793	863	927	963	1,040
	65+	776	987	1,076	1,160	1,151	1,240
Sub & Spouse	19 - 24	342	356	386	408		
	25 - 29	368	358	388	408		
	30 - 34	472	402	428	460		
	35 - 39	516	450	488	516		
	40 - 44	704	516	556	594		
	45 - 49	816	700	758	816		
	50 - 54	1,082	898	974	1,044		
	55 - 59	1,306	1,266	1,374	1,474		
	60 - 64	1,306	1,586	1,726	1,854		
	65+	1,552	1,974	2,152	2,320		
Sub & Child	19 - 24	309	404	436	459		
	25 - 29	322	405	437	459		
	30 - 34	374	419	448	476		
	35 - 39	396	434	468	494		
	40 - 44	490	434	465	496		
	45 - 49	546	526	566	607		
	50 - 54	679	620	670	718		
	55 - 59	791	804	870	933		
	60 - 64	791	964	1,046	1,123		
	65+	914	1,158	1,259	1,356		
Sub & Children	19 - 24	447	578	621	656		
	25 - 29	460	579	622	656		
	30 - 34	512	593	633	673		
	35 - 39	534	606	652	691		
	40 - 44	628	610	652	694		
	45 - 49	684	702	753	805		
	50 - 54	817	791	853	914		
	55 - 59	929	975	1,053	1,129		
	60 - 64	929	1,135	1,229	1,319		
	65+	1,052	1,329	1,442	1,552		
Family	19 - 24	618	756	814	860		
	25 - 29	644	758	816	860		
	30 - 34	748	794	847	903		
	35 - 39	792	831	896	949		
	40 - 44	980	868	930	991		
	45 - 49	1,092	1,052	1,132	1,213		
	50 - 54	1,358	1,240	1,340	1,436		
	55 - 59	1,582	1,608	1,740	1,866		
	60 - 64	1,582	1,928	2,092	2,246		
	65+	1,828	2,316	2,518	2,712		

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental and Vision

Exhibit 6.3

Rating Region 3

Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

Current Rates - Effective October 1, 2010

Tier	Age	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	528	226	248	263	256	262
	1 - 4	131	159	172	184	164	171
	5 - 18	131	159	172	184	164	171
	19 - 24	167	174	189	200	177	178
	25 - 29	179	174	189	200	177	178
	30 - 34	230	195	209	225	215	222
	35 - 39	252	219	238	253	240	249
	40 - 44	343	249	270	289	324	344
	45 - 49	398	340	369	398	403	428
	50 - 54	522	430	468	503	501	553
	55 - 59	637	617	672	722	741	824
	60 - 64	637	777	847	912	947	1,024
	65+	760	971	1,060	1,145	1,135	1,224
Sub & Spouse	19 - 24	329	349	378	403		
	25 - 29	351	349	378	403		
	30 - 34	453	390	423	454		
	35 - 39	494	441	477	514		
	40 - 44	685	500	542	582		
	45 - 49	791	682	741	798		
	50 - 54	1,038	861	938	1,009		
	55 - 59	1,268	1,236	1,348	1,450		
	60 - 64	1,268	1,551	1,691	1,822		
	65+	1,512	1,948	2,123	2,291		
Sub & Child	19 - 24	290	390	423	454		
	25 - 29	302	390	423	454		
	30 - 34	351	399	430	462		
	35 - 39	374	407	442	473		
	40 - 44	463	414	449	479		
	45 - 49	522	500	542	583		
	50 - 54	642	592	642	689		
	55 - 59	754	779	845	909		
	60 - 64	754	937	1,020	1,097		
	65+	897	1,136	1,236	1,329		
Sub & Children	19 - 24	388	566	613	654		
	25 - 29	399	566	613	654		
	30 - 34	447	557	603	646		
	35 - 39	472	571	617	659		
	40 - 44	564	576	625	667		
	45 - 49	618	665	720	771		
	50 - 54	739	753	817	876		
	55 - 59	859	936	1,021	1,093		
	60 - 64	859	1,098	1,195	1,283		
	65+	1,011	1,297	1,409	1,514		
Family	19 - 24	526	742	802	859		
	25 - 29	544	742	802	859		
	30 - 34	644	755	817	873		
	35 - 39	690	791	859	918		
	40 - 44	884	829	895	959		
	45 - 49	987	1,007	1,088	1,170		
	50 - 54	1,235	1,186	1,286	1,380		
	55 - 59	1,463	1,556	1,693	1,822		
	60 - 64	1,463	1,874	2,043	2,195		
	65+	1,735	2,271	2,476	2,663		

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental and Vision

Exhibit 6.3

Rating Region 3

Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

		Percentage Change					
Tier	Age	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	4%	11%	9%	8%	6%	6%
	1 - 4	11%	14%	11%	9%	10%	9%
	5 - 18	5%	8%	6%	7%	4%	4%
	19 - 24	2%	2%	2%	2%	3%	3%
	25 - 29	3%	3%	3%	2%	3%	3%
	30 - 34	3%	3%	2%	2%	3%	3%
	35 - 39	2%	3%	3%	2%	2%	2%
	40 - 44	3%	4%	3%	3%	3%	3%
	45 - 49	3%	3%	3%	3%	3%	3%
	50 - 54	4%	4%	4%	4%	4%	4%
	55 - 59	3%	3%	2%	2%	2%	2%
	60 - 64	3%	2%	2%	2%	2%	2%
	65+	2%	2%	2%	1%	1%	1%
Sub & Spouse	19 - 24	4%	2%	2%	1%		
	25 - 29	5%	3%	3%	1%		
	30 - 34	4%	3%	1%	1%		
	35 - 39	4%	2%	2%	0%		
	40 - 44	3%	3%	3%	2%		
	45 - 49	3%	3%	2%	2%		
	50 - 54	4%	4%	4%	3%		
	55 - 59	3%	2%	2%	2%		
	60 - 64	3%	2%	2%	2%		
	65+	3%	1%	1%	1%		
Sub & Child	19 - 24	7%	4%	3%	1%		
	25 - 29	7%	4%	3%	1%		
	30 - 34	7%	5%	4%	3%		
	35 - 39	6%	7%	6%	4%		
	40 - 44	6%	5%	4%	4%		
	45 - 49	5%	5%	4%	4%		
	50 - 54	6%	5%	4%	4%		
	55 - 59	5%	3%	3%	3%		
	60 - 64	5%	3%	3%	2%		
	65+	2%	2%	2%	2%		
Sub & Children	19 - 24	15%	2%	1%	0%		
	25 - 29	15%	2%	1%	0%		
	30 - 34	15%	6%	5%	4%		
	35 - 39	13%	6%	6%	5%		
	40 - 44	11%	6%	4%	4%		
	45 - 49	11%	6%	5%	4%		
	50 - 54	11%	5%	4%	4%		
	55 - 59	8%	4%	3%	3%		
	60 - 64	8%	3%	3%	3%		
	65+	4%	2%	2%	3%		
Family	19 - 24	17%	2%	1%	0%		
	25 - 29	18%	2%	2%	0%		
	30 - 34	16%	5%	4%	3%		
	35 - 39	15%	5%	4%	3%		
	40 - 44	11%	5%	4%	3%		
	45 - 49	11%	4%	4%	4%		
	50 - 54	10%	5%	4%	4%		
	55 - 59	8%	3%	3%	2%		
	60 - 64	8%	3%	2%	2%		
	65+	5%	2%	2%	2%		

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental and Vision

Exhibit 6.4

Rating Region 4

Riverside, San Bernardino, Santa Barbara, and Ventura Counties

Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/10)

Tier	Age	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO SimpleValue Value 50 - Comb Rx	PPO SimpleValue Value 50 - Generic Rx
Subscriber	0	575	242	258	272	231	231
	1 - 4	153	171	183	193	159	163
	5 - 18	145	161	175	188	149	153
	19 - 24	184	169	181	194	156	163
	25 - 29	188	170	182	194	156	163
	30 - 34	243	190	205	219	193	195
	35 - 39	271	215	232	246	211	217
	40 - 44	372	246	267	285	286	292
	45 - 49	428	333	363	387	353	366
	50 - 54	569	425	460	499	442	472
	55 - 59	685	601	653	704	637	688
	60 - 64	685	750	815	877	813	850
	65+	816	937	1,023	1,099	969	1,013
Sub & Spouse	19 - 24	368	338	362	388		
	25 - 29	376	340	364	388		
	30 - 34	486	380	410	438		
	35 - 39	542	430	464	492		
	40 - 44	744	492	534	570		
	45 - 49	856	666	726	774		
	50 - 54	1,138	850	920	998		
	55 - 59	1,370	1,202	1,306	1,408		
	60 - 64	1,370	1,500	1,630	1,754		
	65+	1,632	1,874	2,046	2,198		
Sub & Child	19 - 24	329	386	412	438		
	25 - 29	333	387	413	438		
	30 - 34	388	399	428	455		
	35 - 39	416	414	446	473		
	40 - 44	517	412	446	476		
	45 - 49	573	499	542	578		
	50 - 54	714	586	635	687		
	55 - 59	830	762	828	892		
	60 - 64	830	911	990	1,065		
	65+	961	1,098	1,198	1,287		
Sub & Children	19 - 24	474	550	590	628		
	25 - 29	478	551	591	628		
	30 - 34	533	563	605	644		
	35 - 39	561	576	622	661		
	40 - 44	662	578	625	666		
	45 - 49	718	665	721	768		
	50 - 54	859	747	810	875		
	55 - 59	975	923	1,003	1,080		
	60 - 64	975	1,072	1,165	1,253		
	65+	1,106	1,259	1,373	1,475		
Family	19 - 24	658	719	771	822		
	25 - 29	666	721	773	822		
	30 - 34	776	753	810	863		
	35 - 39	832	791	854	907		
	40 - 44	1,034	824	892	951		
	45 - 49	1,146	998	1,084	1,155		
	50 - 54	1,428	1,172	1,270	1,374		
	55 - 59	1,660	1,524	1,656	1,784		
	60 - 64	1,660	1,822	1,980	2,130		
	65+	1,922	2,196	2,396	2,574		

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental and Vision

Exhibit 6.4

Rating Region 4

Riverside, San Bernardino, Santa Barbara, and Ventura Counties

Current Rates - Effective October 1, 2010

Tier	Age	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	551	217	235	252	215	215
	1 - 4	138	150	164	176	143	147
	5 - 18	138	150	164	176	143	147
	19 - 24	180	165	177	190	151	158
	25 - 29	183	165	177	190	151	158
	30 - 34	237	184	200	214	187	189
	35 - 39	265	209	226	241	205	211
	40 - 44	363	237	259	277	277	283
	45 - 49	418	323	353	377	342	355
	50 - 54	550	406	441	480	422	452
	55 - 59	669	585	638	689	621	672
	60 - 64	669	734	799	862	797	834
	65+	800	921	1,007	1,084	953	997
Sub & Spouse	19 - 24	355	336	360	386		
	25 - 29	362	336	360	386		
	30 - 34	468	372	402	430		
	35 - 39	519	420	455	488		
	40 - 44	714	476	516	553		
	45 - 49	827	651	705	757		
	50 - 54	1,089	819	891	960		
	55 - 59	1,329	1,172	1,277	1,374		
	60 - 64	1,329	1,475	1,605	1,731		
	65+	1,587	1,847	2,014	2,171		
Sub & Child	19 - 24	310	372	402	430		
	25 - 29	311	372	402	430		
	30 - 34	363	378	412	438		
	35 - 39	390	390	420	451		
	40 - 44	489	394	429	456		
	45 - 49	546	477	518	557		
	50 - 54	675	563	612	654		
	55 - 59	797	740	803	862		
	60 - 64	797	887	969	1,043		
	65+	946	1,076	1,172	1,262		
Sub & Children	19 - 24	412	539	583	625		
	25 - 29	415	539	583	625		
	30 - 34	468	532	576	617		
	35 - 39	493	543	588	629		
	40 - 44	587	550	594	637		
	45 - 49	647	630	682	731		
	50 - 54	776	717	777	834		
	55 - 59	902	893	971	1,041		
	60 - 64	902	1,045	1,134	1,219		
	65+	1,064	1,231	1,338	1,440		
Family	19 - 24	558	706	766	818		
	25 - 29	564	706	766	818		
	30 - 34	672	719	778	832		
	35 - 39	725	755	818	873		
	40 - 44	920	790	853	912		
	45 - 49	1,029	959	1,039	1,112		
	50 - 54	1,291	1,126	1,222	1,314		
	55 - 59	1,538	1,483	1,612	1,731		
	60 - 64	1,538	1,782	1,938	2,085		
	65+	1,824	2,157	2,349	2,528		

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental and Vision

Exhibit 6.4

Rating Region 4

Riverside, San Bernardino, Santa Barbara, and Ventura Counties

		Percentage Change					
Tier	Age	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	4%	12%	10%	8%	7%	7%
	1 - 4	11%	14%	12%	10%	11%	11%
	5 - 18	5%	7%	7%	7%	4%	4%
	19 - 24	2%	2%	2%	2%	3%	3%
	25 - 29	3%	3%	3%	2%	3%	3%
	30 - 34	3%	3%	2%	2%	3%	3%
	35 - 39	2%	3%	3%	2%	3%	3%
	40 - 44	2%	4%	3%	3%	3%	3%
	45 - 49	2%	3%	3%	3%	3%	3%
	50 - 54	3%	5%	4%	4%	5%	4%
	55 - 59	2%	3%	2%	2%	3%	2%
	60 - 64	2%	2%	2%	2%	2%	2%
	65+	2%	2%	2%	1%	2%	2%
Sub & Spouse	19 - 24	4%	1%	1%	1%		
	25 - 29	4%	1%	1%	1%		
	30 - 34	4%	2%	2%	2%		
	35 - 39	4%	2%	2%	1%		
	40 - 44	4%	3%	3%	3%		
	45 - 49	4%	2%	3%	2%		
	50 - 54	4%	4%	3%	4%		
	55 - 59	3%	3%	2%	2%		
	60 - 64	3%	2%	2%	1%		
	65+	3%	1%	2%	1%		
Sub & Child	19 - 24	6%	4%	2%	2%		
	25 - 29	7%	4%	3%	2%		
	30 - 34	7%	6%	4%	4%		
	35 - 39	7%	6%	6%	5%		
	40 - 44	6%	5%	4%	4%		
	45 - 49	5%	5%	5%	4%		
	50 - 54	6%	4%	4%	5%		
	55 - 59	4%	3%	3%	3%		
	60 - 64	4%	3%	2%	2%		
	65+	2%	2%	2%	2%		
Sub & Children	19 - 24	15%	2%	1%	0%		
	25 - 29	15%	2%	1%	0%		
	30 - 34	14%	6%	5%	4%		
	35 - 39	14%	6%	6%	5%		
	40 - 44	13%	5%	5%	5%		
	45 - 49	11%	6%	6%	5%		
	50 - 54	11%	4%	4%	5%		
	55 - 59	8%	3%	3%	4%		
	60 - 64	8%	3%	3%	3%		
	65+	4%	2%	3%	2%		
Family	19 - 24	18%	2%	1%	0%		
	25 - 29	18%	2%	1%	0%		
	30 - 34	15%	5%	4%	4%		
	35 - 39	15%	5%	4%	4%		
	40 - 44	12%	4%	5%	4%		
	45 - 49	11%	4%	4%	4%		
	50 - 54	11%	4%	4%	5%		
	55 - 59	8%	3%	3%	3%		
	60 - 64	8%	2%	2%	2%		
	65+	5%	2%	2%	2%		

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental and Vision

Exhibit 6.5

Rating Region 5

Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/10)

Tier	Age	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO SimpleValue Value 50 - Comb Rx	PPO SimpleValue Value 50 - Generic Rx
Subscriber	0	559	244	260	273	254	255
	1 - 4	152	175	184	193	173	175
	5 - 18	144	165	176	188	163	165
	19 - 24	174	172	187	199	169	176
	25 - 29	185	173	188	199	169	176
	30 - 34	238	191	205	222	206	215
	35 - 39	269	217	234	251	230	238
	40 - 44	358	247	268	286	311	323
	45 - 49	415	336	364	388	386	402
	50 - 54	553	432	467	501	483	523
	55 - 59	666	607	659	707	697	765
	60 - 64	666	759	825	886	893	945
	65+	791	948	1,034	1,110	1,062	1,129
Sub & Spouse	19 - 24	348	344	374	398		
	25 - 29	370	346	376	398		
	30 - 34	476	382	410	444		
	35 - 39	538	434	468	502		
	40 - 44	716	494	536	572		
	45 - 49	830	672	728	776		
	50 - 54	1,106	864	934	1,002		
	55 - 59	1,332	1,214	1,318	1,414		
	60 - 64	1,332	1,518	1,650	1,772		
	65+	1,582	1,896	2,068	2,220		
Sub & Child	19 - 24	318	391	420	444		
	25 - 29	329	392	421	444		
	30 - 34	382	402	430	458		
	35 - 39	413	419	449	478		
	40 - 44	502	417	448	477		
	45 - 49	559	506	544	579		
	50 - 54	697	597	643	689		
	55 - 59	810	772	835	895		
	60 - 64	810	924	1,001	1,074		
	65+	935	1,113	1,210	1,298		
Sub & Children	19 - 24	462	559	598	633		
	25 - 29	473	560	599	633		
	30 - 34	526	570	608	648		
	35 - 39	557	586	626	667		
	40 - 44	646	587	628	667		
	45 - 49	703	676	724	769		
	50 - 54	841	762	819	877		
	55 - 59	954	937	1,011	1,083		
	60 - 64	954	1,089	1,177	1,262		
	65+	1,079	1,278	1,386	1,486		
Family	19 - 24	636	731	785	832		
	25 - 29	658	733	787	832		
	30 - 34	764	761	813	870		
	35 - 39	826	803	860	918		
	40 - 44	1,004	834	896	953		
	45 - 49	1,118	1,012	1,088	1,157		
	50 - 54	1,394	1,194	1,286	1,378		
	55 - 59	1,620	1,544	1,670	1,790		
	60 - 64	1,620	1,848	2,002	2,148		
	65+	1,870	2,226	2,420	2,596		

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental and Vision

Exhibit 6.5

Rating Region 5

Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

Current Rates - Effective October 1, 2010

Tier	Age	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	536	219	237	253	238	239
	1 - 4	137	154	165	176	157	159
	5 - 18	137	154	165	176	157	159
	19 - 24	170	168	183	195	164	171
	25 - 29	180	168	183	195	164	171
	30 - 34	232	185	200	217	200	209
	35 - 39	263	211	228	246	224	232
	40 - 44	349	238	260	278	302	314
	45 - 49	405	326	354	378	375	391
	50 - 54	534	413	448	482	463	503
	55 - 59	650	591	644	692	681	749
	60 - 64	650	743	809	871	877	929
	65+	775	932	1,018	1,095	1,046	1,113
Sub & Spouse	19 - 24	335	337	365	390		
	25 - 29	355	337	365	390		
	30 - 34	455	377	407	436		
	35 - 39	513	425	462	493		
	40 - 44	688	479	519	558		
	45 - 49	805	654	714	767		
	50 - 54	1,062	829	897	968		
	55 - 59	1,290	1,183	1,289	1,390		
	60 - 64	1,290	1,487	1,621	1,745		
	65+	1,540	1,866	2,036	2,194		
Sub & Child	19 - 24	295	377	403	436		
	25 - 29	310	377	403	436		
	30 - 34	357	381	413	442		
	35 - 39	388	391	425	455		
	40 - 44	475	399	430	464		
	45 - 49	533	483	525	561		
	50 - 54	660	569	616	663		
	55 - 59	778	747	811	874		
	60 - 64	778	897	974	1,051		
	65+	920	1,086	1,185	1,277		
Sub & Children	19 - 24	401	543	588	629		
	25 - 29	412	543	588	629		
	30 - 34	461	539	582	619		
	35 - 39	487	550	594	635		
	40 - 44	579	553	600	641		
	45 - 49	633	638	691	741		
	50 - 54	764	724	784	841		
	55 - 59	876	904	979	1,050		
	60 - 64	876	1,056	1,145	1,231		
	65+	1,036	1,245	1,354	1,453		
Family	19 - 24	543	714	771	826		
	25 - 29	558	714	771	826		
	30 - 34	659	727	784	841		
	35 - 39	717	764	826	883		
	40 - 44	890	797	860	924		
	45 - 49	1,007	967	1,048	1,124		
	50 - 54	1,267	1,139	1,235	1,327		
	55 - 59	1,493	1,494	1,625	1,747		
	60 - 64	1,493	1,800	1,958	2,108		
	65+	1,774	2,178	2,371	2,551		

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental and Vision

Exhibit 6.5

Rating Region 5

Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

		Percentage Change					
Tier	Age	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	4%	11%	10%	8%	7%	7%
	1 - 4	11%	14%	12%	10%	10%	10%
	5 - 18	5%	7%	7%	7%	4%	4%
	19 - 24	2%	2%	2%	2%	3%	3%
	25 - 29	3%	3%	3%	2%	3%	3%
	30 - 34	3%	3%	2%	2%	3%	3%
	35 - 39	2%	3%	3%	2%	3%	3%
	40 - 44	3%	4%	3%	3%	3%	3%
	45 - 49	2%	3%	3%	3%	3%	3%
	50 - 54	4%	5%	4%	4%	4%	4%
	55 - 59	2%	3%	2%	2%	2%	2%
	60 - 64	2%	2%	2%	2%	2%	2%
	65+	2%	2%	2%	1%	2%	1%
Sub & Spouse	19 - 24	4%	2%	2%	2%		
	25 - 29	4%	3%	3%	2%		
	30 - 34	5%	1%	1%	2%		
	35 - 39	5%	2%	1%	2%		
	40 - 44	4%	3%	3%	3%		
	45 - 49	3%	3%	2%	1%		
	50 - 54	4%	4%	4%	4%		
	55 - 59	3%	3%	2%	2%		
	60 - 64	3%	2%	2%	2%		
	65+	3%	2%	2%	1%		
Sub & Child	19 - 24	8%	4%	4%	2%		
	25 - 29	6%	4%	4%	2%		
	30 - 34	7%	6%	4%	4%		
	35 - 39	6%	7%	6%	5%		
	40 - 44	6%	5%	4%	3%		
	45 - 49	5%	5%	4%	3%		
	50 - 54	6%	5%	4%	4%		
	55 - 59	4%	3%	3%	2%		
	60 - 64	4%	3%	3%	2%		
	65+	2%	2%	2%	2%		
Sub & Children	19 - 24	15%	3%	2%	1%		
	25 - 29	15%	3%	2%	1%		
	30 - 34	14%	6%	4%	5%		
	35 - 39	14%	7%	5%	5%		
	40 - 44	12%	6%	5%	4%		
	45 - 49	11%	6%	5%	4%		
	50 - 54	10%	5%	4%	4%		
	55 - 59	9%	4%	3%	3%		
	60 - 64	9%	3%	3%	3%		
	65+	4%	3%	2%	2%		
Family	19 - 24	17%	2%	2%	1%		
	25 - 29	18%	3%	2%	1%		
	30 - 34	16%	5%	4%	3%		
	35 - 39	15%	5%	4%	4%		
	40 - 44	13%	5%	4%	3%		
	45 - 49	11%	5%	4%	3%		
	50 - 54	10%	5%	4%	4%		
	55 - 59	9%	3%	3%	2%		
	60 - 64	9%	3%	2%	2%		
	65+	5%	2%	2%	2%		

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental and Vision

Exhibit 6.6

Rating Region 6

Orange and San Diego Counties

Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/10)

Tier	Age	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO SimpleValue Value 50 - Comb Rx	PPO SimpleValue Value 50 - Generic Rx
Subscriber	0	619	261	275	292	254	255
	1 - 4	166	186	196	206	173	175
	5 - 18	158	176	188	201	163	165
	19 - 24	196	181	194	211	169	176
	25 - 29	204	182	195	211	169	176
	30 - 34	264	205	219	237	206	215
	35 - 39	285	231	252	266	230	238
	40 - 44	394	262	285	306	311	323
	45 - 49	459	357	388	416	386	402
	50 - 54	607	459	500	535	483	523
	55 - 59	735	647	706	758	697	765
	60 - 64	735	811	882	950	893	947
	65+	876	1,013	1,106	1,190	1,062	1,129
Sub & Spouse	19 - 24	392	362	388	422		
	25 - 29	408	364	390	422		
	30 - 34	528	410	438	474		
	35 - 39	570	462	504	532		
	40 - 44	788	524	570	612		
	45 - 49	918	714	776	832		
	50 - 54	1,214	918	1,000	1,070		
	55 - 59	1,470	1,294	1,412	1,516		
	60 - 64	1,470	1,622	1,764	1,900		
	65+	1,752	2,026	2,212	2,380		
Sub & Child	19 - 24	354	415	441	473		
	25 - 29	362	416	442	473		
	30 - 34	422	431	457	490		
	35 - 39	443	447	480	509		
	40 - 44	552	443	477	510		
	45 - 49	617	538	580	620		
	50 - 54	765	635	688	736		
	55 - 59	893	823	894	959		
	60 - 64	893	987	1,070	1,151		
	65+	1,034	1,189	1,294	1,391		
Sub & Children	19 - 24	512	594	631	675		
	25 - 29	520	595	632	675		
	30 - 34	580	610	648	692		
	35 - 39	601	624	670	710		
	40 - 44	710	624	669	713		
	45 - 49	775	719	772	823		
	50 - 54	923	811	876	937		
	55 - 59	1,051	999	1,082	1,160		
	60 - 64	1,051	1,163	1,258	1,352		
	65+	1,192	1,365	1,482	1,592		
Family	19 - 24	708	775	825	886		
	25 - 29	724	777	827	886		
	30 - 34	844	815	867	929		
	35 - 39	886	855	922	976		
	40 - 44	1,104	886	954	1,019		
	45 - 49	1,234	1,076	1,160	1,239		
	50 - 54	1,530	1,270	1,376	1,472		
	55 - 59	1,786	1,646	1,788	1,918		
	60 - 64	1,786	1,974	2,140	2,302		
	65+	2,068	2,378	2,588	2,782		

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental and Vision

Exhibit 6.6

Rating Region 6

Orange and San Diego Counties

Current Rates - Effective October 1, 2010

Tier	Age	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	595	235	252	271	238	239
	1 - 4	150	164	176	189	157	159
	5 - 18	150	164	176	189	157	159
	19 - 24	192	177	190	207	164	171
	25 - 29	199	177	190	207	164	171
	30 - 34	258	199	214	232	200	209
	35 - 39	279	225	246	261	224	232
	40 - 44	385	253	277	298	302	314
	45 - 49	449	347	378	406	375	391
	50 - 54	588	440	481	516	463	503
	55 - 59	719	631	691	743	681	749
	60 - 64	719	795	866	935	877	931
	65+	860	997	1,090	1,175	1,046	1,113
Sub & Spouse	19 - 24	374	356	388	414		
	25 - 29	394	356	388	414		
	30 - 34	507	400	431	464		
	35 - 39	555	454	490	526		
	40 - 44	767	514	557	594		
	45 - 49	885	699	759	819		
	50 - 54	1,169	884	961	1,033		
	55 - 59	1,428	1,265	1,381	1,487		
	60 - 64	1,428	1,591	1,738	1,870		
	65+	1,707	1,997	2,181	2,351		
Sub & Child	19 - 24	329	400	431	464		
	25 - 29	336	400	431	464		
	30 - 34	395	403	441	469		
	35 - 39	422	419	454	486		
	40 - 44	526	425	462	493		
	45 - 49	586	514	558	600		
	50 - 54	726	605	657	706		
	55 - 59	858	798	868	932		
	60 - 64	858	961	1,045	1,125		
	65+	1,019	1,161	1,270	1,364		
Sub & Children	19 - 24	442	578	626	669		
	25 - 29	448	578	626	669		
	30 - 34	508	571	618	661		
	35 - 39	532	583	630	678		
	40 - 44	634	588	638	681		
	45 - 49	699	679	734	788		
	50 - 54	836	772	836	899		
	55 - 59	969	963	1,047	1,122		
	60 - 64	969	1,125	1,225	1,314		
	65+	1,148	1,330	1,448	1,554		
Family	19 - 24	596	759	819	879		
	25 - 29	612	759	819	879		
	30 - 34	728	771	834	894		
	35 - 39	776	809	879	937		
	40 - 44	987	848	918	981		
	45 - 49	1,107	1,030	1,117	1,199		
	50 - 54	1,390	1,215	1,320	1,415		
	55 - 59	1,652	1,599	1,738	1,868		
	60 - 64	1,652	1,922	2,095	2,253		
	65+	1,961	2,327	2,537	2,730		

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental and Vision

Exhibit 6.6

Rating Region 6

Orange and San Diego Counties

		Percentage Change					
Tier	Age	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	4%	11%	9%	8%	7%	7%
	1 - 4	11%	13%	11%	9%	10%	10%
	5 - 18	5%	7%	7%	6%	4%	4%
	19 - 24	2%	2%	2%	2%	3%	3%
	25 - 29	3%	3%	3%	2%	3%	3%
	30 - 34	2%	3%	2%	2%	3%	3%
	35 - 39	2%	3%	2%	2%	3%	3%
	40 - 44	2%	4%	3%	3%	3%	3%
	45 - 49	2%	3%	3%	2%	3%	3%
	50 - 54	3%	4%	4%	4%	4%	4%
	55 - 59	2%	3%	2%	2%	2%	2%
	60 - 64	2%	2%	2%	2%	2%	2%
	65+	2%	2%	1%	1%	2%	1%
Sub & Spouse	19 - 24	5%	2%	0%	2%		
	25 - 29	4%	2%	1%	2%		
	30 - 34	4%	2%	2%	2%		
	35 - 39	3%	2%	3%	1%		
	40 - 44	3%	2%	2%	3%		
	45 - 49	4%	2%	2%	2%		
	50 - 54	4%	4%	4%	4%		
	55 - 59	3%	2%	2%	2%		
	60 - 64	3%	2%	1%	2%		
	65+	3%	1%	1%	1%		
Sub & Child	19 - 24	8%	4%	2%	2%		
	25 - 29	8%	4%	3%	2%		
	30 - 34	7%	7%	4%	4%		
	35 - 39	5%	7%	6%	5%		
	40 - 44	5%	4%	3%	3%		
	45 - 49	5%	5%	4%	3%		
	50 - 54	5%	5%	5%	4%		
	55 - 59	4%	3%	3%	3%		
	60 - 64	4%	3%	2%	2%		
	65+	1%	2%	2%	2%		
Sub & Children	19 - 24	16%	3%	1%	1%		
	25 - 29	16%	3%	1%	1%		
	30 - 34	14%	7%	5%	5%		
	35 - 39	13%	7%	6%	5%		
	40 - 44	12%	6%	5%	5%		
	45 - 49	11%	6%	5%	4%		
	50 - 54	10%	5%	5%	4%		
	55 - 59	8%	4%	3%	3%		
	60 - 64	8%	3%	3%	3%		
	65+	4%	3%	2%	2%		
Family	19 - 24	19%	2%	1%	1%		
	25 - 29	18%	2%	1%	1%		
	30 - 34	16%	6%	4%	4%		
	35 - 39	14%	6%	5%	4%		
	40 - 44	12%	4%	4%	4%		
	45 - 49	11%	4%	4%	3%		
	50 - 54	10%	5%	4%	4%		
	55 - 59	8%	3%	3%	3%		
	60 - 64	8%	3%	2%	2%		
	65+	5%	2%	2%	2%		

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental and Vision

Exhibit 6.7

Rating Region 7

Fresno, Kern, and Kings Counties

Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/10)

Tier	Age	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO SimpleValue Value 50 - Comb Rx	PPO SimpleValue Value 50 - Generic Rx
Subscriber	0	559	251	271	284	272	280
	1 - 4	149	181	191	201	180	190
	5 - 18	141	171	183	196	170	180
	19 - 24	174	178	193	204	182	187
	25 - 29	185	179	194	204	182	187
	30 - 34	238	201	214	230	221	232
	35 - 39	264	225	243	258	246	260
	40 - 44	358	258	278	297	333	358
	45 - 49	415	350	379	408	414	450
	50 - 54	548	449	487	522	521	584
	55 - 59	666	633	687	737	757	856
	60 - 64	666	793	859	922	963	1,056
	65+	791	987	1,076	1,160	1,151	1,266
Sub & Spouse	19 - 24	348	356	386	408		
	25 - 29	370	358	388	408		
	30 - 34	476	402	428	460		
	35 - 39	528	450	486	516		
	40 - 44	716	516	556	594		
	45 - 49	830	700	758	816		
	50 - 54	1,096	898	974	1,044		
	55 - 59	1,332	1,266	1,374	1,474		
	60 - 64	1,332	1,586	1,718	1,844		
	65+	1,582	1,974	2,152	2,320		
Sub & Child	19 - 24	315	404	436	459		
	25 - 29	326	405	437	459		
	30 - 34	379	419	448	476		
	35 - 39	405	434	467	494		
	40 - 44	499	434	465	496		
	45 - 49	556	526	566	607		
	50 - 54	689	620	670	718		
	55 - 59	807	804	870	933		
	60 - 64	807	964	1,042	1,118		
	65+	932	1,158	1,259	1,356		
Sub & Children	19 - 24	456	578	621	656		
	25 - 29	467	579	622	656		
	30 - 34	520	593	633	673		
	35 - 39	546	606	651	691		
	40 - 44	640	610	652	694		
	45 - 49	697	702	753	805		
	50 - 54	830	791	853	914		
	55 - 59	948	975	1,053	1,129		
	60 - 64	948	1,135	1,225	1,314		
	65+	1,073	1,329	1,442	1,552		
Family	19 - 24	630	756	814	860		
	25 - 29	652	758	816	860		
	30 - 34	758	794	847	903		
	35 - 39	810	831	894	949		
	40 - 44	998	868	930	991		
	45 - 49	1,112	1,052	1,132	1,213		
	50 - 54	1,378	1,240	1,340	1,436		
	55 - 59	1,614	1,608	1,740	1,866		
	60 - 64	1,614	1,928	2,084	2,236		
	65+	1,864	2,316	2,518	2,712		

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental and Vision

Exhibit 6.7

Rating Region 7

Fresno, Kern, and Kings Counties

Current Rates - Effective October 1, 2010

Tier	Age	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	536	226	248	263	256	264
	1 - 4	134	159	172	184	164	174
	5 - 18	134	159	172	184	164	174
	19 - 24	170	174	189	200	177	182
	25 - 29	180	174	189	200	177	182
	30 - 34	232	195	209	225	215	226
	35 - 39	258	219	237	253	240	254
	40 - 44	349	249	270	289	324	349
	45 - 49	405	340	369	398	403	439
	50 - 54	529	430	468	503	501	564
	55 - 59	650	617	672	722	741	840
	60 - 64	650	777	843	907	947	1,040
	65+	775	971	1,060	1,145	1,135	1,250
Sub & Spouse	19 - 24	335	349	378	403		
	25 - 29	355	349	378	403		
	30 - 34	455	390	423	454		
	35 - 39	507	441	477	511		
	40 - 44	688	500	542	582		
	45 - 49	805	682	740	794		
	50 - 54	1,049	861	937	1,007		
	55 - 59	1,290	1,235	1,342	1,448		
	60 - 64	1,290	1,551	1,691	1,822		
	65+	1,540	1,944	2,122	2,287		
Sub & Child	19 - 24	294	390	423	454		
	25 - 29	304	390	423	454		
	30 - 34	355	399	430	462		
	35 - 39	382	407	442	473		
	40 - 44	474	414	449	479		
	45 - 49	527	500	542	583		
	50 - 54	653	592	642	689		
	55 - 59	774	779	845	909		
	60 - 64	774	937	1,020	1,095		
	65+	919	1,132	1,236	1,329		
Sub & Children	19 - 24	393	566	613	654		
	25 - 29	407	566	613	654		
	30 - 34	455	557	603	646		
	35 - 39	480	571	617	659		
	40 - 44	572	576	619	667		
	45 - 49	632	665	717	771		
	50 - 54	751	753	816	876		
	55 - 59	872	936	1,020	1,093		
	60 - 64	872	1,098	1,195	1,282		
	65+	1,034	1,297	1,409	1,514		
Family	19 - 24	537	742	802	859		
	25 - 29	557	742	802	859		
	30 - 34	657	755	817	873		
	35 - 39	705	791	855	917		
	40 - 44	889	829	895	959		
	45 - 49	1,003	1,007	1,088	1,168		
	50 - 54	1,247	1,186	1,286	1,380		
	55 - 59	1,492	1,556	1,693	1,819		
	60 - 64	1,492	1,874	2,037	2,195		
	65+	1,770	2,271	2,472	2,660		

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental and Vision

Exhibit 6.7

Rating Region 7

Fresno, Kern, and Kings Counties

		Percentage Change					
Tier	Age	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	4%	11%	9%	8%	6%	6%
	1 - 4	11%	14%	11%	9%	10%	9%
	5 - 18	5%	8%	6%	7%	4%	3%
	19 - 24	2%	2%	2%	2%	3%	3%
	25 - 29	3%	3%	3%	2%	3%	3%
	30 - 34	3%	3%	2%	2%	3%	3%
	35 - 39	2%	3%	3%	2%	2%	2%
	40 - 44	3%	4%	3%	3%	3%	3%
	45 - 49	2%	3%	3%	3%	3%	3%
	50 - 54	4%	4%	4%	4%	4%	4%
	55 - 59	2%	3%	2%	2%	2%	2%
	60 - 64	2%	2%	2%	2%	2%	2%
	65+	2%	2%	2%	1%	1%	1%
Sub & Spouse	19 - 24	4%	2%	2%	1%		
	25 - 29	4%	3%	3%	1%		
	30 - 34	5%	3%	1%	1%		
	35 - 39	4%	2%	2%	1%		
	40 - 44	4%	3%	3%	2%		
	45 - 49	3%	3%	2%	3%		
	50 - 54	4%	4%	4%	4%		
	55 - 59	3%	3%	2%	2%		
	60 - 64	3%	2%	2%	1%		
	65+	3%	2%	1%	1%		
Sub & Child	19 - 24	7%	4%	3%	1%		
	25 - 29	7%	4%	3%	1%		
	30 - 34	7%	5%	4%	3%		
	35 - 39	6%	7%	6%	4%		
	40 - 44	5%	5%	4%	4%		
	45 - 49	6%	5%	4%	4%		
	50 - 54	6%	5%	4%	4%		
	55 - 59	4%	3%	3%	3%		
	60 - 64	4%	3%	2%	2%		
	65+	1%	2%	2%	2%		
Sub & Children	19 - 24	16%	2%	1%	0%		
	25 - 29	15%	2%	1%	0%		
	30 - 34	14%	6%	5%	4%		
	35 - 39	14%	6%	6%	5%		
	40 - 44	12%	6%	5%	4%		
	45 - 49	10%	6%	5%	4%		
	50 - 54	11%	5%	5%	4%		
	55 - 59	9%	4%	3%	3%		
	60 - 64	9%	3%	3%	2%		
	65+	4%	2%	2%	3%		
Family	19 - 24	17%	2%	1%	0%		
	25 - 29	17%	2%	2%	0%		
	30 - 34	15%	5%	4%	3%		
	35 - 39	15%	5%	5%	3%		
	40 - 44	12%	5%	4%	3%		
	45 - 49	11%	4%	4%	4%		
	50 - 54	11%	5%	4%	4%		
	55 - 59	8%	3%	3%	3%		
	60 - 64	8%	3%	2%	2%		
	65+	5%	2%	2%	2%		

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental and Vision

Exhibit 6.8

Rating Region 8

Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter,Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/10)

Tier	Age	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO SimpleValue Value 50 - Comb Rx	PPO SimpleValue Value 50 - Generic Rx
Subscriber	0	950	385	418	445	368	385
	1 - 4	236	272	291	306	242	254
	5 - 18	228	262	283	301	232	244
	19 - 24	289	274	295	316	245	259
	25 - 29	298	275	296	316	245	259
	30 - 34	389	308	331	358	301	315
	35 - 39	435	347	380	405	337	358
	40 - 44	598	398	434	466	460	498
	45 - 49	699	548	597	641	575	626
	50 - 54	927	703	763	823	716	814
	55 - 59	1,133	1,003	1,091	1,178	1,050	1,203
	60 - 64	1,133	1,263	1,375	1,479	1,347	1,492
	65+	1,348	1,582	1,729	1,860	1,609	1,785
Sub & Spouse	19 - 24	578	548	590	632		
	25 - 29	596	550	592	632		
	30 - 34	778	616	662	716		
	35 - 39	870	694	760	810		
	40 - 44	1,196	796	868	932		
	45 - 49	1,398	1,096	1,194	1,282		
	50 - 54	1,854	1,406	1,526	1,646		
	55 - 59	2,266	2,006	2,182	2,356		
	60 - 64	2,266	2,526	2,750	2,958		
	65+	2,696	3,164	3,458	3,720		
Sub & Child	19 - 24	517	619	668	712		
	25 - 29	526	620	669	712		
	30 - 34	617	641	691	740		
	35 - 39	663	666	725	772		
	40 - 44	826	665	721	770		
	45 - 49	927	815	884	945		
	50 - 54	1,155	965	1,046	1,124		
	55 - 59	1,361	1,265	1,374	1,479		
	60 - 64	1,361	1,525	1,658	1,780		
	65+	1,576	1,844	2,012	2,161		
Sub & Children	19 - 24	745	884	954	1,015		
	25 - 29	754	885	955	1,015		
	30 - 34	845	906	976	1,042		
	35 - 39	891	929	1,009	1,073		
	40 - 44	1,054	932	1,008	1,073		
	45 - 49	1,155	1,082	1,171	1,248		
	50 - 54	1,383	1,227	1,329	1,425		
	55 - 59	1,589	1,527	1,657	1,780		
	60 - 64	1,589	1,787	1,941	2,081		
	65+	1,804	2,106	2,295	2,462		
Family	19 - 24	1,034	1,158	1,249	1,331		
	25 - 29	1,052	1,160	1,251	1,331		
	30 - 34	1,234	1,214	1,307	1,400		
	35 - 39	1,326	1,276	1,389	1,478		
	40 - 44	1,652	1,330	1,442	1,539		
	45 - 49	1,854	1,630	1,768	1,889		
	50 - 54	2,310	1,930	2,092	2,248		
	55 - 59	2,722	2,530	2,748	2,958		
	60 - 64	2,722	3,050	3,316	3,560		
	65+	3,152	3,688	4,024	4,322		

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental and Vision

Exhibit 6.8

Rating Region 8

Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter,Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

Current Rates - Effective October 1, 2010

Tier	Age	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	919	354	388	416	352	369
	1 - 4	219	246	267	284	226	238
	5 - 18	219	246	267	284	226	238
	19 - 24	285	270	291	312	240	254
	25 - 29	293	270	291	312	240	254
	30 - 34	383	302	326	353	295	309
	35 - 39	429	341	374	400	331	352
	40 - 44	589	389	426	458	451	489
	45 - 49	689	538	587	631	564	615
	50 - 54	908	684	744	804	696	794
	55 - 59	1,117	987	1,076	1,163	1,034	1,187
	60 - 64	1,117	1,247	1,359	1,464	1,331	1,476
	65+	1,332	1,566	1,713	1,845	1,593	1,769
Sub & Spouse	19 - 24	559	540	588	629		
	25 - 29	576	540	588	629		
	30 - 34	760	604	656	705		
	35 - 39	847	688	747	803		
	40 - 44	1,170	784	854	917		
	45 - 49	1,368	1,080	1,174	1,265		
	50 - 54	1,810	1,372	1,494	1,612		
	55 - 59	2,221	1,980	2,157	2,326		
	60 - 64	2,221	2,491	2,720	2,933		
	65+	2,657	3,135	3,423	3,692		
Sub & Child	19 - 24	489	604	656	705		
	25 - 29	502	604	656	705		
	30 - 34	589	616	669	717		
	35 - 39	635	634	689	740		
	40 - 44	797	644	699	752		
	45 - 49	897	784	855	919		
	50 - 54	1,116	931	1,014	1,094		
	55 - 59	1,320	1,236	1,348	1,450		
	60 - 64	1,320	1,492	1,628	1,752		
	65+	1,574	1,815	1,980	2,132		
Sub & Children	19 - 24	645	871	947	1,020		
	25 - 29	654	871	947	1,020		
	30 - 34	744	862	935	1,005		
	35 - 39	790	880	956	1,027		
	40 - 44	951	892	967	1,039		
	45 - 49	1,050	1,034	1,122	1,207		
	50 - 54	1,272	1,182	1,283	1,377		
	55 - 59	1,473	1,482	1,615	1,737		
	60 - 64	1,473	1,741	1,895	2,042		
	65+	1,756	2,061	2,248	2,418		
Family	19 - 24	874	1,145	1,244	1,335		
	25 - 29	889	1,145	1,244	1,335		
	30 - 34	1,075	1,168	1,264	1,359		
	35 - 39	1,161	1,228	1,333	1,430		
	40 - 44	1,484	1,285	1,392	1,498		
	45 - 49	1,678	1,577	1,713	1,841		
	50 - 54	2,121	1,868	2,032	2,185		
	55 - 59	2,536	2,472	2,695	2,898		
	60 - 64	2,536	2,986	3,258	3,510		
	65+	3,019	3,631	3,961	4,269		

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental and Vision

Exhibit 6.8

Rating Region 8

Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter,Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

		Percentage Change					
Tier	Age	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	3%	9%	8%	7%	5%	4%
	1 - 4	8%	11%	9%	8%	7%	7%
	5 - 18	4%	7%	6%	6%	3%	3%
	19 - 24	1%	1%	1%	1%	2%	2%
	25 - 29	2%	2%	2%	1%	2%	2%
	30 - 34	2%	2%	2%	1%	2%	2%
	35 - 39	1%	2%	2%	1%	2%	2%
	40 - 44	2%	2%	2%	2%	2%	2%
	45 - 49	1%	2%	2%	2%	2%	2%
	50 - 54	2%	3%	3%	2%	3%	3%
	55 - 59	1%	2%	1%	1%	2%	1%
	60 - 64	1%	1%	1%	1%	1%	1%
	65+	1%	1%	1%	1%	1%	1%
Sub & Spouse	19 - 24	3%	1%	0%	0%		
	25 - 29	3%	2%	1%	0%		
	30 - 34	2%	2%	1%	2%		
	35 - 39	3%	1%	2%	1%		
	40 - 44	2%	2%	2%	2%		
	45 - 49	2%	1%	2%	1%		
	50 - 54	2%	2%	2%	2%		
	55 - 59	2%	1%	1%	1%		
	60 - 64	2%	1%	1%	1%		
	65+	1%	1%	1%	1%		
Sub & Child	19 - 24	6%	2%	2%	1%		
	25 - 29	5%	3%	2%	1%		
	30 - 34	5%	4%	3%	3%		
	35 - 39	4%	5%	5%	4%		
	40 - 44	4%	3%	3%	2%		
	45 - 49	3%	4%	3%	3%		
	50 - 54	3%	4%	3%	3%		
	55 - 59	3%	2%	2%	2%		
	60 - 64	3%	2%	2%	2%		
	65+	0%	2%	2%	1%		
Sub & Children	19 - 24	16%	1%	1%	0%		
	25 - 29	15%	2%	1%	0%		
	30 - 34	14%	5%	4%	4%		
	35 - 39	13%	6%	6%	4%		
	40 - 44	11%	4%	4%	3%		
	45 - 49	10%	5%	4%	3%		
	50 - 54	9%	4%	4%	3%		
	55 - 59	8%	3%	3%	2%		
	60 - 64	8%	3%	2%	2%		
	65+	3%	2%	2%	2%		
Family	19 - 24	18%	1%	0%	0%		
	25 - 29	18%	1%	1%	0%		
	30 - 34	15%	4%	3%	3%		
	35 - 39	14%	4%	4%	3%		
	40 - 44	11%	4%	4%	3%		
	45 - 49	10%	3%	3%	3%		
	50 - 54	9%	3%	3%	3%		
	55 - 59	7%	2%	2%	2%		
	60 - 64	7%	2%	2%	1%		
	65+	4%	2%	2%	1%		

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental and Vision

Exhibit 6.9

Rating Region 9

Imperial and San Luis Obispo Counties

Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or before 12/31/10)

Tier	Age	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO SimpleValue Value 50 - Comb Rx	PPO SimpleValue Value 50 - Generic Rx
Subscriber	0	950	385	418	445	368	385
	1 - 4	236	272	291	306	242	254
	5 - 18	228	262	283	301	232	244
	19 - 24	289	274	295	316	245	259
	25 - 29	298	275	296	316	245	259
	30 - 34	389	308	331	358	301	315
	35 - 39	435	347	380	405	337	358
	40 - 44	598	398	434	466	460	498
	45 - 49	699	548	597	641	575	626
	50 - 54	927	703	763	823	716	814
	55 - 59	1,133	1,003	1,091	1,178	1,050	1,203
	60 - 64	1,133	1,263	1,375	1,479	1,347	1,492
	65+	1,348	1,582	1,729	1,860	1,609	1,785
Sub & Spouse	19 - 24	578	548	590	632		
	25 - 29	596	550	592	632		
	30 - 34	778	616	662	716		
	35 - 39	870	694	760	810		
	40 - 44	1,196	796	868	932		
	45 - 49	1,398	1,096	1,194	1,282		
	50 - 54	1,854	1,406	1,526	1,646		
	55 - 59	2,266	2,006	2,182	2,356		
	60 - 64	2,266	2,526	2,750	2,958		
	65+	2,696	3,164	3,458	3,720		
Sub & Child	19 - 24	517	619	668	712		
	25 - 29	526	620	669	712		
	30 - 34	617	641	691	740		
	35 - 39	663	666	725	772		
	40 - 44	826	665	721	770		
	45 - 49	927	815	884	945		
	50 - 54	1,155	965	1,046	1,124		
	55 - 59	1,361	1,265	1,374	1,479		
	60 - 64	1,361	1,525	1,658	1,780		
	65+	1,576	1,844	2,012	2,161		
Sub & Children	19 - 24	745	884	954	1,015		
	25 - 29	754	885	955	1,015		
	30 - 34	845	906	976	1,042		
	35 - 39	891	929	1,009	1,073		
	40 - 44	1,054	932	1,008	1,073		
	45 - 49	1,155	1,082	1,171	1,248		
	50 - 54	1,383	1,227	1,329	1,425		
	55 - 59	1,589	1,527	1,657	1,780		
	60 - 64	1,589	1,787	1,941	2,081		
	65+	1,804	2,106	2,295	2,462		
Family	19 - 24	1,034	1,158	1,249	1,331		
	25 - 29	1,052	1,160	1,251	1,331		
	30 - 34	1,234	1,214	1,307	1,400		
	35 - 39	1,326	1,276	1,389	1,478		
	40 - 44	1,652	1,330	1,442	1,539		
	45 - 49	1,854	1,630	1,768	1,889		
	50 - 54	2,310	1,930	2,092	2,248		
	55 - 59	2,722	2,530	2,748	2,958		
	60 - 64	2,722	3,050	3,316	3,560		
	65+	3,152	3,688	4,024	4,322		

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental and Vision

Exhibit 6.9

Rating Region 9

Imperial and San Luis Obispo Counties

Current Rates - Effective October 1, 2010

Tier	Age	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	919	354	388	416	352	369
	1 - 4	219	246	267	284	226	238
	5 - 18	219	246	267	284	226	238
	19 - 24	285	270	291	312	240	254
	25 - 29	293	270	291	312	240	254
	30 - 34	383	302	326	353	295	309
	35 - 39	429	341	374	400	331	352
	40 - 44	589	389	426	458	451	489
	45 - 49	689	538	587	631	564	615
	50 - 54	908	684	744	804	696	794
	55 - 59	1,117	987	1,076	1,163	1,034	1,187
	60 - 64	1,117	1,247	1,359	1,464	1,331	1,476
	65+	1,332	1,566	1,713	1,845	1,593	1,769
Sub & Spouse	19 - 24	559	540	588	629		
	25 - 29	576	540	588	629		
	30 - 34	760	604	656	705		
	35 - 39	847	688	747	803		
	40 - 44	1,170	784	854	917		
	45 - 49	1,368	1,080	1,174	1,265		
	50 - 54	1,810	1,372	1,494	1,612		
	55 - 59	2,221	1,980	2,157	2,326		
	60 - 64	2,221	2,491	2,720	2,933		
	65+	2,657	3,135	3,423	3,692		
Sub & Child	19 - 24	489	604	656	705		
	25 - 29	502	604	656	705		
	30 - 34	589	616	669	717		
	35 - 39	635	634	689	740		
	40 - 44	797	644	699	752		
	45 - 49	897	784	855	919		
	50 - 54	1,116	931	1,014	1,094		
	55 - 59	1,320	1,236	1,348	1,450		
	60 - 64	1,320	1,492	1,628	1,752		
	65+	1,574	1,815	1,980	2,132		
Sub & Children	19 - 24	645	871	947	1,020		
	25 - 29	654	871	947	1,020		
	30 - 34	744	862	935	1,005		
	35 - 39	790	880	956	1,027		
	40 - 44	951	892	967	1,039		
	45 - 49	1,050	1,034	1,122	1,207		
	50 - 54	1,272	1,182	1,283	1,377		
	55 - 59	1,473	1,482	1,615	1,737		
	60 - 64	1,473	1,741	1,895	2,042		
	65+	1,756	2,061	2,248	2,418		
Family	19 - 24	874	1,145	1,244	1,335		
	25 - 29	889	1,145	1,244	1,335		
	30 - 34	1,075	1,168	1,264	1,359		
	35 - 39	1,161	1,228	1,333	1,430		
	40 - 44	1,484	1,285	1,392	1,498		
	45 - 49	1,678	1,577	1,713	1,841		
	50 - 54	2,121	1,868	2,032	2,185		
	55 - 59	2,536	2,472	2,695	2,898		
	60 - 64	2,536	2,986	3,258	3,510		
	65+	3,019	3,631	3,961	4,269		

HEALTH NET LIFE INS. CO.

Individual PPO Plans with Dental and Vision

Exhibit 6.9

Rating Region 9

Imperial and San Luis Obispo Counties

		Percentage Change					
Tier	Age	PPO Value Basic 40	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 25	PPO Simple Value 50 - Comb Rx	PPO Simple Value 50 - Generic Rx
Subscriber	0	3%	9%	8%	7%	5%	4%
	1 - 4	8%	11%	9%	8%	7%	7%
	5 - 18	4%	7%	6%	6%	3%	3%
	19 - 24	1%	1%	1%	1%	2%	2%
	25 - 29	2%	2%	2%	1%	2%	2%
	30 - 34	2%	2%	2%	1%	2%	2%
	35 - 39	1%	2%	2%	1%	2%	2%
	40 - 44	2%	2%	2%	2%	2%	2%
	45 - 49	1%	2%	2%	2%	2%	2%
	50 - 54	2%	3%	3%	2%	3%	3%
	55 - 59	1%	2%	1%	1%	2%	1%
	60 - 64	1%	1%	1%	1%	1%	1%
	65+	1%	1%	1%	1%	1%	1%
Sub & Spouse	19 - 24	3%	1%	0%	0%		
	25 - 29	3%	2%	1%	0%		
	30 - 34	2%	2%	1%	2%		
	35 - 39	3%	1%	2%	1%		
	40 - 44	2%	2%	2%	2%		
	45 - 49	2%	1%	2%	1%		
	50 - 54	2%	2%	2%	2%		
	55 - 59	2%	1%	1%	1%		
	60 - 64	2%	1%	1%	1%		
	65+	1%	1%	1%	1%		
Sub & Child	19 - 24	6%	2%	2%	1%		
	25 - 29	5%	3%	2%	1%		
	30 - 34	5%	4%	3%	3%		
	35 - 39	4%	5%	5%	4%		
	40 - 44	4%	3%	3%	2%		
	45 - 49	3%	4%	3%	3%		
	50 - 54	3%	4%	3%	3%		
	55 - 59	3%	2%	2%	2%		
	60 - 64	3%	2%	2%	2%		
	65+	0%	2%	2%	1%		
Sub & Children	19 - 24	16%	1%	1%	0%		
	25 - 29	15%	2%	1%	0%		
	30 - 34	14%	5%	4%	4%		
	35 - 39	13%	6%	6%	4%		
	40 - 44	11%	4%	4%	3%		
	45 - 49	10%	5%	4%	3%		
	50 - 54	9%	4%	4%	3%		
	55 - 59	8%	3%	3%	2%		
	60 - 64	8%	3%	2%	2%		
	65+	3%	2%	2%	2%		
Family	19 - 24	18%	1%	0%	0%		
	25 - 29	18%	1%	1%	0%		
	30 - 34	15%	4%	3%	3%		
	35 - 39	14%	4%	4%	3%		
	40 - 44	11%	4%	4%	3%		
	45 - 49	10%	3%	3%	3%		
	50 - 54	9%	3%	3%	3%		
	55 - 59	7%	2%	2%	2%		
	60 - 64	7%	2%	2%	1%		
	65+	4%	2%	2%	1%		

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 7.1

Rating Region 1

Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or after 1/1/2011) without Dental & Vision					
	ValueNet II NG	Optimum Advantage HSA 4,500 II NG				
Age	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	145	133	266	266	334	334
1-4	85	90	180	212	273	334
5-18	78	82	164	204	273	334
19	79	61	122	183	273	334
20	79	61	122	183	273	334
21	79	61	122	183	273	334
22	79	61	122	183	273	334
23	79	62	124	184	274	336
24	79	62	124	184	274	336
25	80	64	128	190	280	344
26	80	66	132	190	280	344
27	82	66	132	190	280	344
28	84	67	134	190	280	344
29	86	69	138	192	282	351
30	86	74	148	195	285	359
31	86	77	154	195	285	362
32	87	78	156	195	285	362
33	90	79	158	195	285	362
34	91	82	164	197	287	369
35	92	86	172	197	287	369
36	92	88	176	197	287	369
37	94	92	184	197	287	374
38	100	95	190	197	287	382
39	112	99	198	197	287	382
40	127	110	220	197	287	397
41	135	114	228	200	290	404
42	136	117	234	203	293	410
43	136	123	246	208	298	421
44	139	128	256	211	301	429
45	143	140	280	222	312	452
46	144	150	300	232	322	472
47	149	158	316	240	330	488
48	160	183	366	265	355	538
49	171	206	412	288	378	584
50	190	240	480	322	412	652
51	200	249	498	331	421	670
52	209	265	530	347	437	702
53	214	281	562	363	453	734
54	219	297	594	379	469	766
55	220	308	616	390	480	788
56	231	325	650	407	497	822
57	262	344	688	426	516	860
58	300	365	730	447	537	902
59	342	386	772	468	558	944
60	388	440	880	522	612	1,052
61	424	461	922	543	633	1,094
62	443	480	960	562	652	1,132
63	449	496	992	578	668	1,164
64	453	509	1,018	591	681	1,190
65+	589	662	1,323	768	885	1,547

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or after 1/1/2011) with Dental & Vision					
	ValueNet II NG	Optimum Advantage HSA 4,500 II NG				
Age	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	170	158	316	316	409	434
1-4	110	115	230	262	348	434
5-18	103	107	214	254	348	434
19	104	86	172	233	348	434
20	104	86	172	233	348	434
21	104	86	172	233	348	434
22	104	86	172	233	348	434
23	104	87	174	234	349	436
24	104	87	174	234	349	436
25	105	89	178	240	355	444
26	105	91	182	240	355	444
27	107	91	182	240	355	444
28	109	92	184	240	355	444
29	111	94	188	242	357	451
30	111	99	198	245	360	459
31	111	102	204	245	360	462
32	112	103	206	245	360	462
33	115	104	208	245	360	462
34	116	107	214	247	362	469
35	117	111	222	247	362	469
36	117	113	226	247	362	469
37	119	117	234	247	362	474
38	125	120	240	247	362	482
39	137	124	248	247	362	482
40	152	135	270	247	362	497
41	160	139	278	250	365	504
42	161	142	284	253	368	510
43	161	148	296	258	373	521
44	164	153	306	261	376	529
45	168	165	330	272	387	552
46	169	175	350	282	397	572
47	174	183	366	290	405	588
48	185	208	416	315	430	638
49	196	231	462	338	453	684
50	215	265	530	372	487	752
51	225	274	548	381	496	770
52	234	290	580	397	512	802
53	239	306	612	413	528	834
54	244	322	644	429	544	866
55	245	333	666	440	555	888
56	256	350	700	457	572	922
57	287	369	738	476	591	960
58	325	390	780	497	612	1,002
59	367	411	822	518	633	1,044
60	413	465	930	572	687	1,152
61	449	486	972	593	708	1,194
62	468	505	1,010	612	727	1,232
63	474	521	1,042	628	743	1,264
64	478	534	1,068	641	756	1,290
65+	614	687	1,373	818	960	1,647

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 7.2

Rating Region 2

Los Angeles County except those Zip Codes in Region 1

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or after 1/1/2011) without Dental & Vision					
	ValueNet II NG	Optimum Advantage HSA 4,500 II NG				
Age	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	190	165	330	330	380	380
1-4	105	98	196	246	313	380
5-18	98	90	180	238	313	380
19	102	67	134	215	313	380
20	102	67	134	215	313	380
21	102	67	134	215	313	380
22	102	67	134	215	313	380
23	102	67	134	215	313	380
24	102	67	134	215	313	380
25	103	70	140	222	320	390
26	103	72	144	222	320	390
27	106	72	144	222	320	390
28	109	73	146	222	320	390
29	110	74	148	223	321	395
30	110	84	168	229	327	411
31	110	92	184	233	331	423
32	112	99	198	236	334	433
33	116	102	204	236	334	436
34	118	105	210	239	337	442
35	119	116	232	239	337	452
36	119	120	240	239	337	457
37	121	124	248	239	337	461
38	129	129	258	245	343	472
39	146	135	270	245	343	472
40	164	145	290	245	343	484
41	174	149	298	245	343	492
42	175	157	314	252	350	507
43	175	164	328	258	356	520
44	180	173	346	265	363	536
45	184	181	362	271	369	550
46	186	187	374	277	375	562
47	192	199	398	289	387	586
48	203	221	442	311	409	630
49	218	241	482	331	429	670
50	241	272	544	362	460	732
51	256	282	564	372	470	752
52	267	300	600	390	488	788
53	274	319	638	409	507	826
54	278	338	676	428	526	864
55	282	345	690	435	533	878
56	296	366	732	456	554	920
57	335	386	772	476	574	960
58	384	410	820	500	598	1,008
59	439	432	864	522	620	1,052
60	497	494	988	584	682	1,176
61	542	517	1,034	607	705	1,222
62	569	537	1,074	627	725	1,262
63	577	556	1,112	646	744	1,300
64	583	572	1,144	662	760	1,332
65+	758	744	1,487	861	988	1,732

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or after 1/1/2011) with Dental & Vision					
	ValueNet II NG	Optimum Advantage HSA 4,500 II NG				
Age	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	215	190	380	380	455	480
1-4	130	123	246	296	388	480
5-18	123	115	230	288	388	480
19	127	92	184	265	388	480
20	127	92	184	265	388	480
21	127	92	184	265	388	480
22	127	92	184	265	388	480
23	127	92	184	265	388	480
24	127	92	184	265	388	480
25	128	95	190	272	395	490
26	128	97	194	272	395	490
27	131	97	194	272	395	490
28	134	98	196	272	395	490
29	135	99	198	273	396	495
30	135	109	218	279	402	511
31	135	117	234	283	406	523
32	137	124	248	286	409	533
33	141	127	254	286	409	536
34	143	130	260	289	412	542
35	144	141	282	289	412	552
36	144	145	290	289	412	557
37	146	149	298	289	412	561
38	154	154	308	295	418	572
39	171	160	320	295	418	572
40	189	170	340	295	418	584
41	199	174	348	295	418	592
42	200	182	364	302	425	607
43	200	189	378	308	431	620
44	205	198	396	315	438	636
45	209	206	412	321	444	650
46	211	212	424	327	450	662
47	217	224	448	339	462	686
48	228	246	492	361	484	730
49	243	266	532	381	504	770
50	266	297	594	412	535	832
51	281	307	614	422	545	852
52	292	325	650	440	563	888
53	299	344	688	459	582	926
54	303	363	726	478	601	964
55	307	370	740	485	608	978
56	321	391	782	506	629	1,020
57	360	411	822	526	649	1,060
58	409	435	870	550	673	1,108
59	464	457	914	572	695	1,152
60	522	519	1,038	634	757	1,276
61	567	542	1,084	657	780	1,322
62	594	562	1,124	677	800	1,362
63	602	581	1,162	696	819	1,400
64	608	597	1,194	712	835	1,432
65+	783	769	1,537	911	1,063	1,832

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 7.3

Rating Region 3

Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or after 1/1/2011) without Dental & Vision					
	ValueNet II NG	Optimum Advantage HSA 4,500 II NG				
Age	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	181	137	274	274	333	333
1-4	102	88	176	213	273	333
5-18	95	80	160	205	273	333
19	98	60	120	185	273	333
20	98	60	120	185	273	333
21	98	60	120	185	273	333
22	98	60	120	185	273	333
23	98	60	120	185	273	333
24	98	60	120	185	273	333
25	99	63	126	191	279	342
26	99	65	130	191	279	342
27	102	65	130	191	279	342
28	104	66	132	191	279	342
29	107	67	134	193	281	348
30	107	84	168	207	295	379
31	107	85	170	207	295	379
32	108	88	176	207	295	381
33	110	89	178	207	295	381
34	111	91	182	207	295	385
35	112	106	212	212	300	406
36	113	109	218	212	300	409
37	116	113	226	213	301	414
38	123	117	234	218	306	423
39	139	122	244	218	306	423
40	157	133	266	218	306	439
41	166	138	276	223	311	449
42	167	142	284	226	314	456
43	167	150	300	234	322	472
44	171	159	318	240	328	487
45	176	167	334	247	335	502
46	178	173	346	253	341	514
47	184	184	368	264	352	536
48	195	201	402	281	369	570
49	209	215	430	295	383	598
50	232	240	480	320	408	648
51	245	249	498	329	417	666
52	256	265	530	345	433	698
53	263	281	562	361	449	730
54	267	297	594	377	465	762
55	271	309	618	389	477	786
56	285	327	654	407	495	822
57	320	345	690	425	513	858
58	367	367	734	447	535	902
59	421	387	774	467	555	942
60	477	447	894	527	615	1,062
61	520	468	936	548	636	1,104
62	546	486	972	566	654	1,140
63	552	503	1,006	583	671	1,174
64	558	516	1,032	596	684	1,200
65+	725	671	1,342	775	889	1,560

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or after 1/1/2011) with Dental & Vision					
	ValueNet II NG	Optimum Advantage HSA 4,500 II NG				
Age	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	206	162	324	324	408	433
1-4	127	113	226	263	348	433
5-18	120	105	210	255	348	433
19	123	85	170	235	348	433
20	123	85	170	235	348	433
21	123	85	170	235	348	433
22	123	85	170	235	348	433
23	123	85	170	235	348	433
24	123	85	170	235	348	433
25	124	88	176	241	354	442
26	124	90	180	241	354	442
27	127	90	180	241	354	442
28	129	91	182	241	354	442
29	132	92	184	243	356	448
30	132	109	218	257	370	479
31	132	110	220	257	370	479
32	133	113	226	257	370	481
33	135	114	228	257	370	481
34	136	116	232	257	370	485
35	137	131	262	262	375	506
36	138	134	268	262	375	509
37	141	138	276	263	376	514
38	148	142	284	268	381	523
39	164	147	294	268	381	523
40	182	158	316	268	381	539
41	191	163	326	273	386	549
42	192	167	334	276	389	556
43	192	175	350	284	397	572
44	196	184	368	290	403	587
45	201	192	384	297	410	602
46	203	198	396	303	416	614
47	209	209	418	314	427	636
48	220	226	452	331	444	670
49	234	240	480	345	458	698
50	257	265	530	370	483	748
51	270	274	548	379	492	766
52	281	290	580	395	508	798
53	288	306	612	411	524	830
54	292	322	644	427	540	862
55	296	334	668	439	552	886
56	310	352	704	457	570	922
57	345	370	740	475	588	958
58	392	392	784	497	610	1,002
59	446	412	824	517	630	1,042
60	502	472	944	577	690	1,162
61	545	493	986	598	711	1,204
62	571	511	1,022	616	729	1,240
63	577	528	1,056	633	746	1,274
64	583	541	1,082	646	759	1,300
65+	750	696	1,392	825	964	1,660

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 7.4

Rating Region 4

Riverside, San Bernardino, Santa Barbara, and Ventura Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or after 1/1/2011) without Dental & Vision					
	ValueNet II NG	Optimum Advantage HSA 4,500 II NG				
Age	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	145	136	272	272	337	337
1-4	85	90	180	215	276	337
5-18	78	82	164	207	276	337
19	79	61	122	186	276	337
20	79	61	122	186	276	337
21	79	61	122	186	276	337
22	79	61	122	186	276	337
23	79	62	124	186	276	338
24	79	62	124	186	276	338
25	80	64	128	192	282	346
26	80	66	132	192	282	346
27	82	66	132	192	282	346
28	84	67	134	192	282	346
29	86	69	138	195	285	354
30	86	83	166	206	296	379
31	86	84	168	206	296	379
32	87	86	172	206	296	379
33	90	88	176	206	296	381
34	91	90	180	206	296	386
35	92	98	196	206	296	393
36	92	101	202	206	296	396
37	94	105	210	206	296	401
38	100	109	218	212	302	411
39	112	113	226	212	302	411
40	127	123	246	212	302	423
41	135	128	256	215	305	433
42	136	133	266	219	309	442
43	136	139	278	225	315	454
44	139	147	294	230	320	467
45	143	154	308	236	326	480
46	144	159	318	241	331	490
47	149	169	338	251	341	510
48	160	190	380	272	362	552
49	171	209	418	291	381	590
50	190	240	480	322	412	652
51	200	249	498	331	421	670
52	209	265	530	347	437	702
53	214	281	562	363	453	734
54	219	297	594	379	469	766
55	220	308	616	390	480	788
56	231	325	650	407	497	822
57	262	344	688	426	516	860
58	300	365	730	447	537	902
59	342	386	772	468	558	944
60	388	440	880	522	612	1,052
61	424	461	922	543	633	1,094
62	443	480	960	562	652	1,132
63	449	496	992	578	668	1,164
64	453	509	1,018	591	681	1,190
65+	589	662	1,323	768	885	1,547

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or after 1/1/2011) with Dental & Vision					
	ValueNet II NG	Optimum Advantage HSA 4,500 II NG				
Age	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	206	162	324	324	408	433
1-4	127	113	226	263	348	433
5-18	120	105	210	255	348	433
19	123	85	170	235	348	433
20	123	85	170	235	348	433
21	123	85	170	235	348	433
22	123	85	170	235	348	433
23	123	85	170	235	348	433
24	123	85	170	235	348	433
25	124	88	176	241	354	442
26	124	90	180	241	354	442
27	127	90	180	241	354	442
28	129	91	182	241	354	442
29	132	92	184	243	356	448
30	132	109	218	257	370	479
31	132	110	220	257	370	479
32	133	113	226	257	370	481
33	135	114	228	257	370	481
34	136	116	232	257	370	485
35	137	131	262	262	375	506
36	138	134	268	262	375	509
37	141	138	276	263	376	514
38	148	142	284	268	381	523
39	164	147	294	268	381	523
40	182	158	316	268	381	539
41	191	163	326	273	386	549
42	192	167	334	276	389	556
43	192	175	350	284	397	572
44	196	184	368	290	403	587
45	201	192	384	297	410	602
46	203	198	396	303	416	614
47	209	209	418	314	427	636
48	220	226	452	331	444	670
49	234	240	480	345	458	698
50	257	265	530	370	483	748
51	270	274	548	379	492	766
52	281	290	580	395	508	798
53	288	306	612	411	524	830
54	292	322	644	427	540	862
55	296	334	668	439	552	886
56	310	352	704	457	570	922
57	345	370	740	475	588	958
58	392	392	784	497	610	1,002
59	446	412	824	517	630	1,042
60	502	472	944	577	690	1,162
61	545	493	986	598	711	1,204
62	571	511	1,022	616	729	1,240
63	577	528	1,056	633	746	1,274
64	583	541	1,082	646	759	1,300
65+	750	696	1,392	825	964	1,660

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 7.5

Rating Region 5

Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or after 1/1/2011) without Dental & Vision					
	ValueNet II NG	Optimum Advantage HSA 4,500 II NG				
Age	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	181	142	284	284	333	333
1-4	102	87	174	215	274	333
5-18	95	79	158	207	274	333
19	98	59	118	187	274	333
20	98	59	118	187	274	333
21	98	59	118	187	274	333
22	98	59	118	187	274	333
23	98	59	118	187	274	333
24	98	59	118	187	274	333
25	99	61	122	193	280	341
26	99	63	126	193	280	341
27	102	63	126	193	280	341
28	104	65	130	193	280	342
29	107	66	132	195	282	348
30	107	84	168	210	297	381
31	107	85	170	210	297	381
32	108	88	176	210	297	382
33	110	89	178	210	297	382
34	111	91	182	210	297	386
35	112	102	204	210	297	398
36	113	106	212	210	297	402
37	116	109	218	210	297	405
38	123	114	228	215	302	416
39	139	119	238	215	302	416
40	157	124	248	215	302	420
41	166	130	260	215	302	431
42	167	134	268	217	304	438
43	167	141	282	224	311	452
44	171	148	296	228	315	463
45	176	167	334	246	333	500
46	178	173	346	252	339	512
47	184	184	368	263	350	534
48	195	202	404	281	368	570
49	209	217	434	296	383	600
50	232	243	486	322	409	652
51	245	253	506	332	419	672
52	256	269	538	348	435	704
53	263	285	570	364	451	736
54	267	302	604	381	468	770
55	271	300	600	381	468	770
56	285	316	632	395	482	798
57	320	335	670	414	501	836
58	367	356	712	435	522	878
59	421	376	752	455	542	918
60	477	428	856	507	594	1,022
61	520	448	896	527	614	1,062
62	546	466	932	545	632	1,098
63	552	481	962	560	647	1,128
64	558	494	988	573	660	1,154
65+	725	642	1,284	745	858	1,500

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or after 1/1/2011) with Dental & Vision					
	ValueNet II NG	Optimum Advantage HSA 4,500 II NG				
Age	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	206	167	334	334	408	433
1-4	127	112	224	265	349	433
5-18	120	104	208	257	349	433
19	123	84	168	237	349	433
20	123	84	168	237	349	433
21	123	84	168	237	349	433
22	123	84	168	237	349	433
23	123	84	168	237	349	433
24	123	84	168	237	349	433
25	124	86	172	243	355	441
26	124	88	176	243	355	441
27	127	88	176	243	355	441
28	129	90	180	243	355	442
29	132	91	182	245	357	448
30	132	109	218	260	372	481
31	132	110	220	260	372	481
32	133	113	226	260	372	482
33	135	114	228	260	372	482
34	136	116	232	260	372	486
35	137	127	254	260	372	498
36	138	131	262	260	372	502
37	141	134	268	260	372	505
38	148	139	278	265	377	516
39	164	144	288	265	377	516
40	182	149	298	265	377	520
41	191	155	310	265	377	531
42	192	159	318	267	379	538
43	192	166	332	274	386	552
44	196	173	346	278	390	563
45	201	192	384	296	408	600
46	203	198	396	302	414	612
47	209	209	418	313	425	634
48	220	227	454	331	443	670
49	234	242	484	346	458	700
50	257	268	536	372	484	752
51	270	278	556	382	494	772
52	281	294	588	398	510	804
53	288	310	620	414	526	836
54	292	327	654	431	543	870
55	296	325	650	431	543	870
56	310	341	682	445	557	898
57	345	360	720	464	576	936
58	392	381	762	485	597	978
59	446	401	802	505	617	1,018
60	502	453	906	557	669	1,122
61	545	473	946	577	689	1,162
62	571	491	982	595	707	1,198
63	577	506	1,012	610	722	1,228
64	583	519	1,038	623	735	1,254
65+	750	667	1,334	795	933	1,600

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 7.6

Rating Region 6

Orange and San Diego Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or after 1/1/2011) without Dental & Vision					
	ValueNet II NG	Optimum Advantage HSA 4,500 II NG				
Age	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	157	136	272	272	337	337
1-4	90	90	180	215	276	337
5-18	83	82	164	207	276	337
19	85	61	122	186	276	337
20	85	61	122	186	276	337
21	85	61	122	186	276	337
22	85	61	122	186	276	337
23	85	62	124	186	276	338
24	85	62	124	186	276	338
25	86	64	128	192	282	346
26	86	66	132	192	282	346
27	89	66	132	192	282	346
28	91	67	134	192	282	346
29	92	69	138	195	285	354
30	92	81	162	204	294	375
31	92	83	166	204	294	376
32	93	85	170	204	294	377
33	96	86	172	204	294	377
34	97	89	178	205	295	384
35	98	96	192	205	295	389
36	98	100	200	205	295	394
37	101	104	208	205	295	399
38	108	108	216	211	301	409
39	121	112	224	211	301	409
40	136	123	246	211	301	423
41	144	128	256	215	305	433
42	146	133	266	219	309	442
43	146	139	278	225	315	454
44	149	147	294	230	320	467
45	154	153	306	235	325	478
46	156	158	316	240	330	488
47	160	168	336	250	340	508
48	171	190	380	272	362	552
49	182	211	422	293	383	594
50	203	240	480	322	412	652
51	214	249	498	331	421	670
52	223	265	530	347	437	702
53	229	281	562	363	453	734
54	233	297	594	379	469	766
55	236	308	616	390	480	788
56	248	325	650	407	497	822
57	279	344	688	426	516	860
58	320	365	730	447	537	902
59	367	386	772	468	558	944
60	415	440	880	522	612	1,052
61	453	461	922	543	633	1,094
62	476	480	960	562	652	1,132
63	482	496	992	578	668	1,164
64	487	509	1,018	591	681	1,190
65+	633	662	1,323	768	885	1,547

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or after 1/1/2011) with Dental & Vision					
	ValueNet II NG	Optimum Advantage HSA 4,500 II NG				
Age	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	182	161	322	322	412	437
1-4	115	115	230	265	351	437
5-18	108	107	214	257	351	437
19	110	86	172	236	351	437
20	110	86	172	236	351	437
21	110	86	172	236	351	437
22	110	86	172	236	351	437
23	110	87	174	236	351	438
24	110	87	174	236	351	438
25	111	89	178	242	357	446
26	111	91	182	242	357	446
27	114	91	182	242	357	446
28	116	92	184	242	357	446
29	117	94	188	245	360	454
30	117	106	212	254	369	475
31	117	108	216	254	369	476
32	118	110	220	254	369	477
33	121	111	222	254	369	477
34	122	114	228	255	370	484
35	123	121	242	255	370	489
36	123	125	250	255	370	494
37	126	129	258	255	370	499
38	133	133	266	261	376	509
39	146	137	274	261	376	509
40	161	148	296	261	376	523
41	169	153	306	265	380	533
42	171	158	316	269	384	542
43	171	164	328	275	390	554
44	174	172	344	280	395	567
45	179	178	356	285	400	578
46	181	183	366	290	405	588
47	185	193	386	300	415	608
48	196	215	430	322	437	652
49	207	236	472	343	458	694
50	228	265	530	372	487	752
51	239	274	548	381	496	770
52	248	290	580	397	512	802
53	254	306	612	413	528	834
54	258	322	644	429	544	866
55	261	333	666	440	555	888
56	273	350	700	457	572	922
57	304	369	738	476	591	960
58	345	390	780	497	612	1,002
59	392	411	822	518	633	1,044
60	440	465	930	572	687	1,152
61	478	486	972	593	708	1,194
62	501	505	1,010	612	727	1,232
63	507	521	1,042	628	743	1,264
64	512	534	1,068	641	756	1,290
65+	658	687	1,373	818	960	1,647

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 7.7

Rating Region 7

Fresno, Kern, and Kings Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or after 1/1/2011) without Dental & Vision					
	ValueNet II NG	Optimum Advantage HSA 4,500 II NG				
Age	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	145	137	274	274	348	348
1-4	85	94	188	220	284	348
5-18	78	86	172	212	284	348
19	79	64	128	190	284	348
20	79	64	128	190	284	348
21	79	64	128	190	284	348
22	79	64	128	190	284	348
23	79	64	128	190	284	348
24	79	64	128	190	284	348
25	80	67	134	197	291	358
26	80	68	136	197	291	358
27	82	69	138	197	291	358
28	84	70	140	197	291	358
29	86	71	142	199	293	364
30	86	89	178	214	308	397
31	86	90	180	214	308	397
32	87	92	184	214	308	398
33	90	95	190	214	308	401
34	91	96	192	215	309	405
35	92	106	212	216	310	416
36	92	109	218	216	310	419
37	94	113	226	218	312	425
38	100	117	234	223	317	434
39	112	122	244	223	317	435
40	127	133	266	224	318	451
41	135	138	276	229	323	461
42	136	142	284	232	326	468
43	136	150	300	239	333	483
44	139	159	318	246	340	499
45	143	167	334	253	347	514
46	144	173	346	259	353	526
47	149	184	368	270	364	548
48	160	201	402	287	381	582
49	171	215	430	301	395	610
50	190	240	480	326	420	660
51	200	249	498	335	429	678
52	209	265	530	351	445	710
53	214	281	562	367	461	742
54	219	297	594	383	477	774
55	220	309	618	395	489	798
56	231	327	654	413	507	834
57	262	345	690	431	525	870
58	300	367	734	453	547	914
59	342	387	774	473	567	954
60	388	447	894	533	627	1,074
61	424	468	936	554	648	1,116
62	443	486	972	572	666	1,152
63	449	503	1,006	589	683	1,186
64	453	516	1,032	602	696	1,212
65+	589	671	1,342	783	905	1,576

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or after 1/1/2011) with Dental & Vision					
	ValueNet II NG	Optimum Advantage HSA 4,500 II NG				
Age	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	170	162	324	324	423	448
1-4	110	119	238	270	359	448
5-18	103	111	222	262	359	448
19	104	89	178	240	359	448
20	104	89	178	240	359	448
21	104	89	178	240	359	448
22	104	89	178	240	359	448
23	104	89	178	240	359	448
24	104	89	178	240	359	448
25	105	92	184	247	366	458
26	105	93	186	247	366	458
27	107	94	188	247	366	458
28	109	95	190	247	366	458
29	111	96	192	249	368	464
30	111	114	228	264	383	497
31	111	115	230	264	383	497
32	112	117	234	264	383	498
33	115	120	240	264	383	501
34	116	121	242	265	384	505
35	117	131	262	266	385	516
36	117	134	268	266	385	519
37	119	138	276	268	387	525
38	125	142	284	273	392	534
39	137	147	294	273	392	535
40	152	158	316	274	393	551
41	160	163	326	279	398	561
42	161	167	334	282	401	568
43	161	175	350	289	408	583
44	164	184	368	296	415	599
45	168	192	384	303	422	614
46	169	198	396	309	428	626
47	174	209	418	320	439	648
48	185	226	452	337	456	682
49	196	240	480	351	470	710
50	215	265	530	376	495	760
51	225	274	548	385	504	778
52	234	290	580	401	520	810
53	239	306	612	417	536	842
54	244	322	644	433	552	874
55	245	334	668	445	564	898
56	256	352	704	463	582	934
57	287	370	740	481	600	970
58	325	392	784	503	622	1,014
59	367	412	824	523	642	1,054
60	413	472	944	583	702	1,174
61	449	493	986	604	723	1,216
62	468	511	1,022	622	741	1,252
63	474	528	1,056	639	758	1,286
64	478	541	1,082	652	771	1,312
65+	614	696	1,392	833	980	1,676

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 7.8

Rating Region 8

Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or after 1/1/2011) without Dental & Vision					
	ValueNet II NG	Optimum Advantage HSA 4,500 II NG				
Age	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	204	184	368	368	446	446
1-4	116	117	234	284	365	446
5-18	109	109	218	276	365	446
19	110	81	162	248	365	446
20	110	81	162	248	365	446
21	110	81	162	248	365	446
22	110	81	162	248	365	446
23	110	81	162	248	365	446
24	110	81	162	248	365	446
25	111	84	168	256	373	457
26	111	87	174	256	373	457
27	116	87	174	256	373	457
28	119	89	178	256	373	458
29	120	90	180	259	376	466
30	120	98	196	263	380	478
31	120	101	202	263	380	480
32	121	103	206	263	380	480
33	124	106	212	263	380	483
34	128	108	216	263	380	488
35	129	119	238	263	380	497
36	129	122	244	263	380	500
37	131	127	254	263	380	506
38	139	132	264	269	386	518
39	159	137	274	269	386	518
40	177	147	294	269	386	526
41	189	155	310	270	387	542
42	190	160	320	274	391	551
43	190	162	324	275	392	554
44	195	162	324	275	392	554
45	198	163	326	275	392	554
46	201	167	334	276	393	560
47	207	178	356	287	404	582
48	221	204	408	313	430	634
49	236	228	456	337	454	682
50	261	262	524	371	488	750
51	276	271	542	380	497	768
52	287	289	578	398	515	804
53	295	306	612	415	532	838
54	301	325	650	434	551	876
55	304	338	676	447	564	902
56	320	359	718	468	585	944
57	363	380	760	489	606	986
58	415	402	804	511	628	1,030
59	476	424	848	533	650	1,074
60	538	474	948	583	700	1,174
61	589	498	996	607	724	1,222
62	618	517	1,034	626	743	1,260
63	625	535	1,070	644	761	1,296
64	631	550	1,100	659	776	1,326
65+	820	715	1,430	857	1,009	1,724

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or after 1/1/2011) with Dental & Vision					
	ValueNet II NG	Optimum Advantage HSA 4,500 II NG				
Age	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	229	209	418	418	521	546
1-4	141	142	284	334	440	546
5-18	134	134	268	326	440	546
19	135	106	212	298	440	546
20	135	106	212	298	440	546
21	135	106	212	298	440	546
22	135	106	212	298	440	546
23	135	106	212	298	440	546
24	135	106	212	298	440	546
25	136	109	218	306	448	557
26	136	112	224	306	448	557
27	141	112	224	306	448	557
28	144	114	228	306	448	558
29	145	115	230	309	451	566
30	145	123	246	313	455	578
31	145	126	252	313	455	580
32	146	128	256	313	455	580
33	149	131	262	313	455	583
34	153	133	266	313	455	588
35	154	144	288	313	455	597
36	154	147	294	313	455	600
37	156	152	304	313	455	606
38	164	157	314	319	461	618
39	184	162	324	319	461	618
40	202	172	344	319	461	626
41	214	180	360	320	462	642
42	215	185	370	324	466	651
43	215	187	374	325	467	654
44	220	187	374	325	467	654
45	223	188	376	325	467	654
46	226	192	384	326	468	660
47	232	203	406	337	479	682
48	246	229	458	363	505	734
49	261	253	506	387	529	782
50	286	287	574	421	563	850
51	301	296	592	430	572	868
52	312	314	628	448	590	904
53	320	331	662	465	607	938
54	326	350	700	484	626	976
55	329	363	726	497	639	1,002
56	345	384	768	518	660	1,044
57	388	405	810	539	681	1,086
58	440	427	854	561	703	1,130
59	501	449	898	583	725	1,174
60	563	499	998	633	775	1,274
61	614	523	1,046	657	799	1,322
62	643	542	1,084	676	818	1,360
63	650	560	1,120	694	836	1,396
64	656	575	1,150	709	851	1,426
65+	845	740	1,480	907	1,084	1,824

HEALTH NET LIFE INS. CO.

Individual PPO Plans

Exhibit 7.9

Rating Region 9

Imperial and San Luis Obispo Counties

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or after 1/1/2011) without Dental & Vision					
	ValueNet II NG	Optimum Advantage HSA 4,500 II NG				
Age	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	204	184	368	368	446	446
1-4	116	117	234	284	365	446
5-18	109	109	218	276	365	446
19	110	81	162	248	365	446
20	110	81	162	248	365	446
21	110	81	162	248	365	446
22	110	81	162	248	365	446
23	110	81	162	248	365	446
24	110	81	162	248	365	446
25	111	84	168	256	373	457
26	111	87	174	256	373	457
27	116	87	174	256	373	457
28	119	89	178	256	373	458
29	120	90	180	259	376	466
30	120	98	196	263	380	478
31	120	101	202	263	380	480
32	121	103	206	263	380	480
33	124	106	212	263	380	483
34	128	108	216	263	380	488
35	129	119	238	263	380	497
36	129	122	244	263	380	500
37	131	127	254	263	380	506
38	139	132	264	269	386	518
39	159	137	274	269	386	518
40	177	147	294	269	386	526
41	189	155	310	270	387	542
42	190	160	320	274	391	551
43	190	162	324	275	392	554
44	195	162	324	275	392	554
45	198	163	326	275	392	554
46	201	167	334	276	393	560
47	207	178	356	287	404	582
48	221	204	408	313	430	634
49	236	228	456	337	454	682
50	261	262	524	371	488	750
51	276	271	542	380	497	768
52	287	289	578	398	515	804
53	295	306	612	415	532	838
54	301	325	650	434	551	876
55	304	338	676	447	564	902
56	320	359	718	468	585	944
57	363	380	760	489	606	986
58	415	402	804	511	628	1,030
59	476	424	848	533	650	1,074
60	538	474	948	583	700	1,174
61	589	498	996	607	724	1,222
62	618	517	1,034	626	743	1,260
63	625	535	1,070	644	761	1,296
64	631	550	1,100	659	776	1,326
65+	820	715	1,430	857	1,009	1,724

	Proposed Rates - Effective December 31, 2010 (For Insureds eligible on or after 1/1/2011) with Dental & Vision					
	ValueNet II NG	Optimum Advantage HSA 4,500 II NG				
Age	Single Only	Single	Sub & Spouse	Sub & Child	Sub & Children	Family
<1	229	209	418	418	521	546
1-4	141	142	284	334	440	546
5-18	134	134	268	326	440	546
19	135	106	212	298	440	546
20	135	106	212	298	440	546
21	135	106	212	298	440	546
22	135	106	212	298	440	546
23	135	106	212	298	440	546
24	135	106	212	298	440	546
25	136	109	218	306	448	557
26	136	112	224	306	448	557
27	141	112	224	306	448	557
28	144	114	228	306	448	558
29	145	115	230	309	451	566
30	145	123	246	313	455	578
31	145	126	252	313	455	580
32	146	128	256	313	455	580
33	149	131	262	313	455	583
34	153	133	266	313	455	588
35	154	144	288	313	455	597
36	154	147	294	313	455	600
37	156	152	304	313	455	606
38	164	157	314	319	461	618
39	184	162	324	319	461	618
40	202	172	344	319	461	626
41	214	180	360	320	462	642
42	215	185	370	324	466	651
43	215	187	374	325	467	654
44	220	187	374	325	467	654
45	223	188	376	325	467	654
46	226	192	384	326	468	660
47	232	203	406	337	479	682
48	246	229	458	363	505	734
49	261	253	506	387	529	782
50	286	287	574	421	563	850
51	301	296	592	430	572	868
52	312	314	628	448	590	904
53	320	331	662	465	607	938
54	326	350	700	484	626	976
55	329	363	726	497	639	1,002
56	345	384	768	518	660	1,044
57	388	405	810	539	681	1,086
58	440	427	854	561	703	1,130
59	501	449	898	583	725	1,174
60	563	499	998	633	775	1,274
61	614	523	1,046	657	799	1,322
62	643	542	1,084	676	818	1,360
63	650	560	1,120	694	836	1,396
64	656	575	1,150	709	851	1,426
65+	845	740	1,480	907	1,084	1,824